JONAH BANK OF WYOMING
ONLINE & MOBILE APP USER GUIDE

Jonah Bank of Wyoming

Building a Better Wyoming

Contents

Chapter 1: Overview 8

Purpose 8

Audience 8

Document conventions 9

About the Unified Banking Experience 10

Downloading the Application 10

Hardware and software requirements 11

Chapter 2: Getting Started 13

Opening the mobile banking app 13

Signing In for the first time (existing Online banking customer) 13

First Time Login for New Users of Online Banking or Mobile Banking 16

Interstitial Page 19

Exploring the Home page & Navigation 19

The Menu 21

Accounts 22

The Sidebar 23

Using the grid and list views 25

Logging off 26

Voluntary log off 26

Involuntary log off after session timeout 26

Resetting a forgotten password 27

CHAPTER 3: VIEWING ACCOUNTS AND TRANSACTIONS 28

Viewing accounts 28

Viewing account details 29

Viewing transactions on the Account Details page 32

Filtering transactions 33

Searching transactions 35

Sorting transactions 35

Exporting transaction records 36

Viewing transaction details and check images 37
Viewing and printing images associated with a transaction (Online Banking Only) 37
Sending a secure message about a transaction 38
CHAPTER 4: QUICK ACTIONS 39
Using Quick Actions 39
Transferring funds using Quick Actions 40
Paying a bill using Quick Actions 42
Approving a transaction using Quick Actions 44
CHAPTER 5: PAYING BILLS 45
Enrolling in bill pay 45
Adding a payee 47
Editing a bill payment payee 48
Managing bill payments 48
Paying a bill 49
Viewing bill payments to a payee 50
Searching for a bill payment 51
Canceling a bill payment 51
CHAPTER 6: MANAGING TRANSACTIONS 53
Using transfers 53
Transferring funds 53
Viewing transfers 54
Canceling a transfer 57
Viewing transactions on the Activity Center page 57
Sorting transactions 59
Searching for a transaction 60
Viewing transaction details 63
Canceling pending transactions 64
Approving transactions 64
Copying a transaction 64
Sending a message about a transaction 65
Viewing E-Statements 65

Reordering checks 67
Creating a stop payment request 67
CHAPTER 7: MANAGING MESSAGES AND ALERTS 69
Managing secure messages 69
Creating a secure message 69
Reading a secure message 71
Replying to a secure message 72
Deleting secure message threads 73
Managing alerts 74
Creating an alert 74
Editing alerts 77
Enabling and disabling alerts 77
Deleting an alert 77
Configuring security alerts 78
CHAPTER 8: COMMERCIAL FEATURES 80
Payment and template overview 80
User management overview 80
How user rights control payments and templates 83
Rights to transaction types 84
Limits on transaction approvals 87
Rights to access features 88
Rights to access accounts 89
Payment recipients overview 90
Recipient information in a payment or a template 91
Subsidiaries overview 93
Subsidiary information in a payment or a template 94
Payment processing times 95
CHAPTER 9: MANAGING USERS 97
Adding a user and configuring rights 97
Viewing existing users 101
Editing user rights 102

Configuring rights and limits for transaction types 102
Configuring feature options: 105
Configuring account access 107
Deleting a user 108
CHAPTER 10: MANAGING RECIPIENTS AND SUBSIDIARIES 109
Managing recipients 109
Searching for a recipient 110
Adding a recipient 110
Editing a recipient 113
Viewing the templates associated with a recipient 114
Deleting a recipient 116
Managing subsidiaries 116
Searching for a subsidiary 117
Adding a subsidiary 117
Editing a Subsidiary 119
Deleting a subsidiary 120
CHAPTER 11: CREATING AND MANAGING PAYMENTS AND TEMPLATES 121
Creating a payment or a template 121
Creating a single-recipient payment or template 121
Creating a multi-recipient payment or template 128
Using imported files with an ACH Batch or ACH Collection 132
Updating recipients and amounts in a payment 132
Importing recipients and amounts to create a payment 138
Importing a NACHA file to create a payment 142
Creating a Tax Payment 145
Managing templates 146
Searching for a template 149
Filtering templates 149
Editing a template 149

Copying a template 150
Deleting a template 150
Marking a template as a favorite 150
Creating a payment from a template 150
Viewing or canceling a payment 155
Viewing a payment 155
Canceling a payment 156
Sending notifications to approvers 157
Approving payments 159
CHAPTER 12: FINDING BRANCHES OR ATMS AND VIEWING NEWS 163
Finding a branch or ATM 163
Viewing news or rates 164
CHAPTER 13: CONFIGURING SETTINGS 166
Updating your profile 166
Requesting an address change 167
Configuring account (display) preferences 168
Selecting a theme and a language 169
Changing your security preferences 170
Changing your password 170
Changing your Login ID 171
Changing your phishing protection phrase 172
Configuring a challenge code 173
Configuring secure delivery contact information 173
Configuring a mobile authorization code 175
Configuring text banking 176
Enrolling in text banking 176
Configuring account preferences for text banking 177
Using text banking 178
Updating text banking preferences 179
Configuring statement delivery settings 180

Online Banking and Jonah Bank Security Guides 181
Online Banking Guide 181
Jonah Bank Security Guide 181
APPENDIX A: STAYING SECURE 182
Password tips and recommendations 182
Registering a browser or device 183
APPENDIX B: FREQUENTLY ASKED QUESTIONS 184
Getting started 184
Logging in for the first time 184
Registering your computer 185
Messages and alerts 185
Secure messages 185
Alerts 186
Accounts 186
Account details 187
Activity Center page 187
Statements 187
Transactions 188
Paying bills 188
Sending a check 188
Commercial accounts 189
Payments and templates 189
Wire transfers 189
Tax payment 189
User management 189

Online and Mobile App Users Guide

Chapter 1: Overview

Purpose

The "Online and Mobile App Guide" is intended to give you the background information and procedures that you need to use the New Unified User Experience (UUX) in online banking and the mobile banking app. This guide is a complement to the online help available in online banking and the mobile banking app.

Audience

The "Online and Mobile App Guide" is for all users of online banking and the mobile banking app. It includes an overview of the major features in the UUX, and tells you how to do the following:

- Log in
- Log off
- Reset a forgotten password
- View your account history
- Use quick actions to perform common tasks
- Pay bills
- Transfer funds
- Remotely deposit checks
- View payments and transfers on the Activity Center page
- View account statements
- Use messages and alerts
- Find branches and ATMs
- View news and rates
- Configure preferences

For Commercial customers, the guide tells you how to do the following:

- Manage multiple users
- Create and edit payment recipients
- Create and use subsidiaries
- Create and edit the following payment and template types:
    - Domestic Wire Transfers
    - International Wire Transfers
    - ACH Payments
    - ACH Receipts
    - ACH Batches
    - ACH Collections
    - Tax Payments

Document conventions

Unless otherwise noted, the following conventions are used:

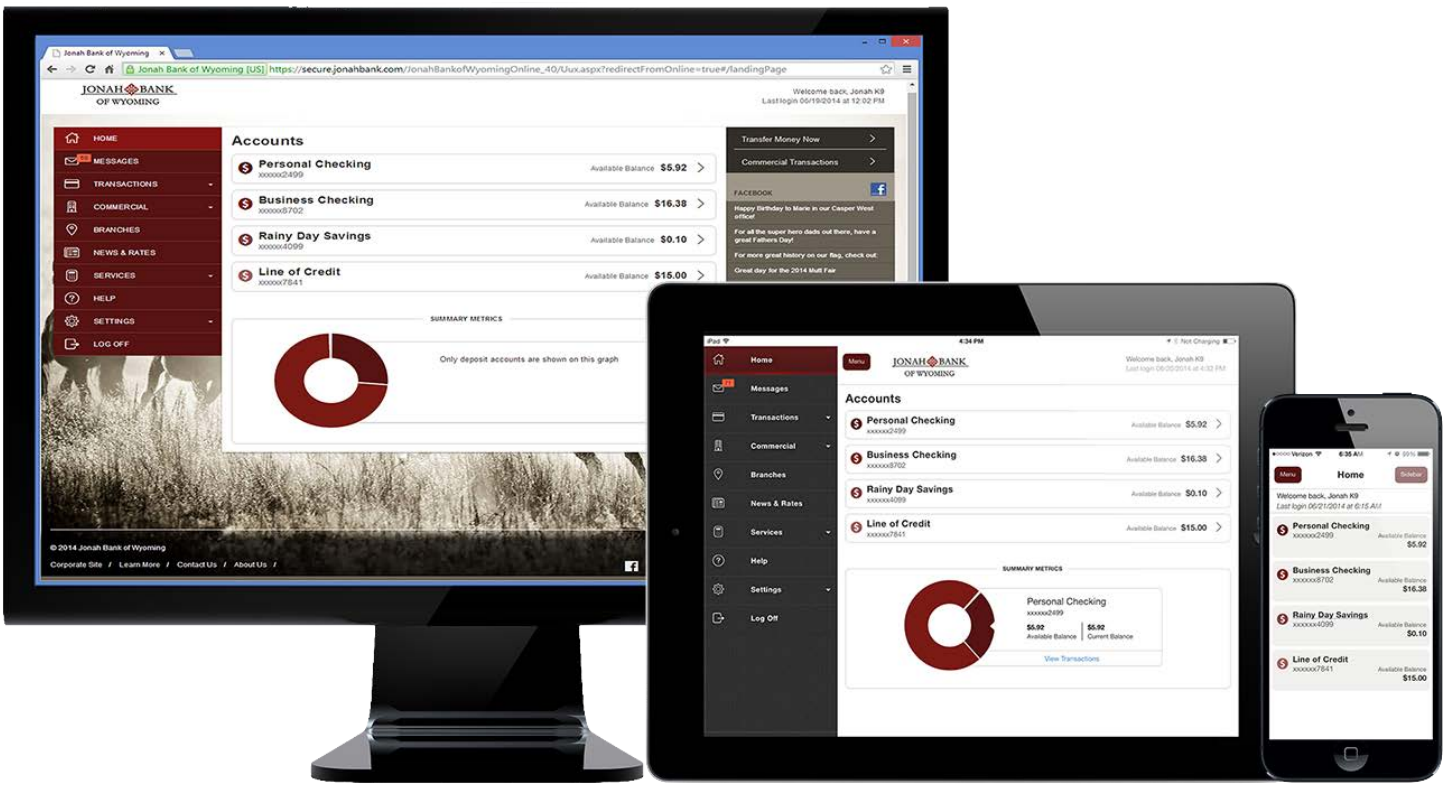
Document conventions

Bold	Bold words include attributes, menu names, dialog box names, commands, operators, options, button names, and statements.
Italic	Italicized words include new or emphasized terms and Variables for which you must supply an appropriate value, as in a file name.
" "	Words enclosed in quotations include Jonah Bank document titles and cross-references to related information that may prove helpful.
Monospaced	Words appearing in a monospaced font represent code examples, system information, and words you enter, such as command syntax.
[ ]	Square brackets enclose optional information, as in [log_ name].
< >	A pair of angle brackets enclose labels, tags, and
>	A single angle bracket separates menu options in a single procedure. For example, File > Open.
|	The vertical bar (pipe) indicates choices that may be entered,
	Text with this symbol indicates to take note. Notes provide information that emphasizes or supplements the main text, or that refers to special situations.
	Text with this symbol indicates a tip. Tips may provide information for an alternate method of performing a particular process or solving a problem.
	Text with this symbol indicates a caution. Cautions advise Users of situations that are critical or that could result in a loss of data

or system instability.

About the Unified Banking Experience

The Unified User Experience (UUX) in online banking and the mobile banking app provides you the same account management experience on your desktop, tablet, and smartphone. The interface and features are consistent and intuitive. This consistency makes managing your information simpler and faster. You can perform the same tasks, no matter which device you choose, no matter where you are. The graphic below shows the UUX on a desktop, a tablet, and a smartphone.



The UUX in online banking and the mobile banking app adjusts to the unique needs of each device, including screen size and other hardware differences. For example, on tablets and smartphones the Menu is hidden by default. When you need it, you tap or swipe to display it. In addition, some navigation tools are simpler on tablets and smartphones.

When you make a change on one device, it is reflected on another. If you update a setting in online banking, the same setting takes effect in the mobile banking app the next time that you log in. When you set up a transaction on one device, you can review it on another.

Downloading the Application

To download the application directly from the Apple (App Store) or Android (Play Store):

1. Launch the Apple App Store or Google Play Store application on your mobile device.
2. Search for Jonah Bank of Wyoming and download the application.

OR

Note If you download the application on your computer, you will need to sync your tablet with the computer to add the application.

UPGRADE NOTE: If you are Upgrading from a previous version of the Application, you need to revisit the Apple App Store or Google Play Store and re-download the application. For best results we recommend you first remove any existing App.

Caution: To help protect the security of your financial information, you should only download and install the mobile banking app from the Apple App Store or the Google Play Store. In the store, verify that we are listed as the seller of the app, not a third party. You should also verify that our name is spelled correctly.

Hardware and software requirements

You must use specific minimum hardware and software to use the mobile banking app. For the best experience, you should use the recommended hardware and software.

For Mobile devices we recommend that you update your devices operating system. For the latest information about the hardware and software requirements and recommendations, please contact us.

Supported Devices and Recommended Operating system version:

Device	Browser	Current Version	Upgrade Link
Android	NA	4.4	http://www.android.com/versions/kit-kat-4-4/
iOS	NA	7.1	From your devices settings or iTunes
PC	Internet Explorer	11	http://windows.microsoft.com/en-us/internet-explorer/download-ie
	Safari	NA	Safari is no longer supported on a PC
	Chrome		http://www.google.com/chrome/index.html?hl=en&brand=CHMA&utm_campaign=en&utm_source=en-ha-na-us-sk&utm_medium=ha&utm_term=chrome
	Firefox	30.0	http://www.mozilla.org/en-US/firefox/all/

MAC	Safari	5.1.10	https://www.apple.com/safari/
Device	**Browser**	**Current Version**	**Upgrade Link**
	Chrome		http://www.google.com/chrome/index.html?hl=en&brand=CHMA&utm_campaign=en&utm_source=en-ha-na-us-sk&utm_medium=ha&utm_term=chrome
	Firefox	30.0	http://www.mozilla.org/en-US/firefox/all/

Chapter 2: Getting Started

Opening the mobile banking app

To open the mobile banking app

Locate the mobile banking app on your tablet or smartphone and tap it to open the app.

Signing In for the first time (existing Online banking customer)

You can set up your ebanking access from the mobile device of your choice (tablet/smartphone). Once you have downloaded the application and have your user ID and password, you are now ready to sign in.

1. On your mobile device, launch the application.
2. To display the keyboard, simply tap an entry field or use the device keyboard.
3. Enter a valid User ID and password and tap **SIGN IN**. If you enter an incorrect password too many times, we automatically block your account. If your account is blocked, contact us to unblock your account.

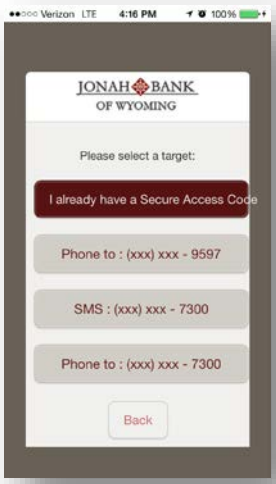
See "Password tips and recommendations" on page 182 for tips for creating a secure password.

Note IF you wish to have your device remember the User ID for your next sign in, select the ***Remember Me*** check box before signing in.

Note You can also access rates, contact us, or locate branches and ATM locations prior to signing in to the application.

4. If this is the first time you have logged into Mobile Banking you will be prompted to register your device using our Multi-factor Authentication system. Your first step will be to select one of the contact options that we have on file for your account to receive a Secure Access Code (SAC). Within seconds you will receive your SAC to enter before continuing the sign in process. (See "Registering a device" on page 173 for more information about registering a browser or device).

JONAH BANK
OF WYOMING
Please select a target:
I already have a Secure Access Code
Phone to : (xxx) xxx - 6362
SMS : (xxx) xxx - 6362
Back

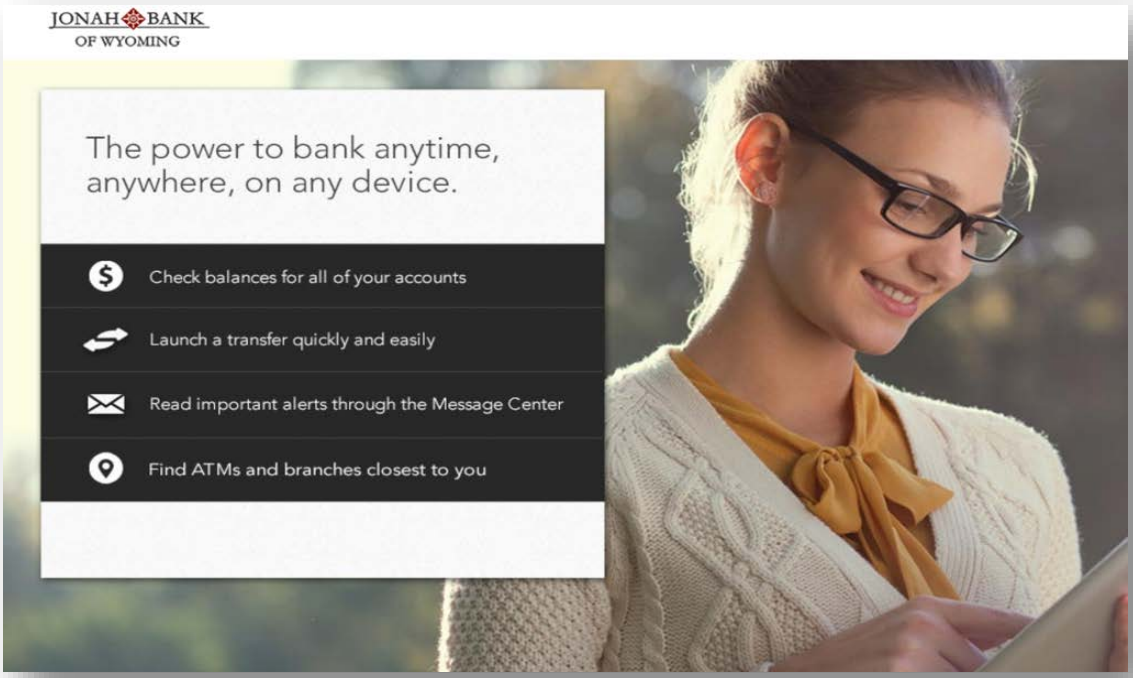

JONAH BANK
OF WYOMING
Please select a target:
I already have a Secure Access Code
Phone to : (xxx) xxx - 9597
SMS : (xxx) xxx - 7300
Phone to : (xxx) xxx - 7300
Back

Note: Depending on your security needs, we may configure your account to use Symantec™ Validation and ID Protection (VIP) Service Tokens. If your account uses a token, you enter the code from the token instead of a Secure Access Code every time you log in.

5. Enter the code you received and tap **Submit** to complete the Sign In process.

Note Navigation procedures may vary slightly depending on your mobile device.

6. Following successful entry of your Secure Access Code you will provided an opportunity to register your device. By registering your device, the next time you log into our Mobile App, you will not be requested for a Secure Access Code. Our recommendation would be to not register your device, but it is *your* choice.
7. The last phase of the login process for the first time is the interstitial page. This is a page that is shown while your account information is being retrieved.


JONAH BANK
OF WYOMING
The power to bank anytime, anywhere, on any device.
Check balances for all of your accounts
Launch a transfer quickly and easily
Read important alerts through the Message Center
Find ATMs and branches closest to you

First Time Login for New Users of Online Banking or Mobile Banking

If you are a first-time user or a new user, additional steps must be completed before gaining access to your accounts and application functionality.

To sign in for the first time:

1. On your mobile device, launch the application.
2. To display the keyboard, simply tap an entry field or use the device keyboard.
3. Tap on "**I am a new user**" prior to entering a username:

Enter the User Name provided by Jonah Bank and tap **submit**:

4. You are prompted to request a Secure Access Code, select your choice of delivery

JONAH BANK
OF WYOMING
Please select a target:
I already have a Secure Access Code
Phone to : (xxx) xxx - 6362
SMS : (xxx) xxx - 6362
Back

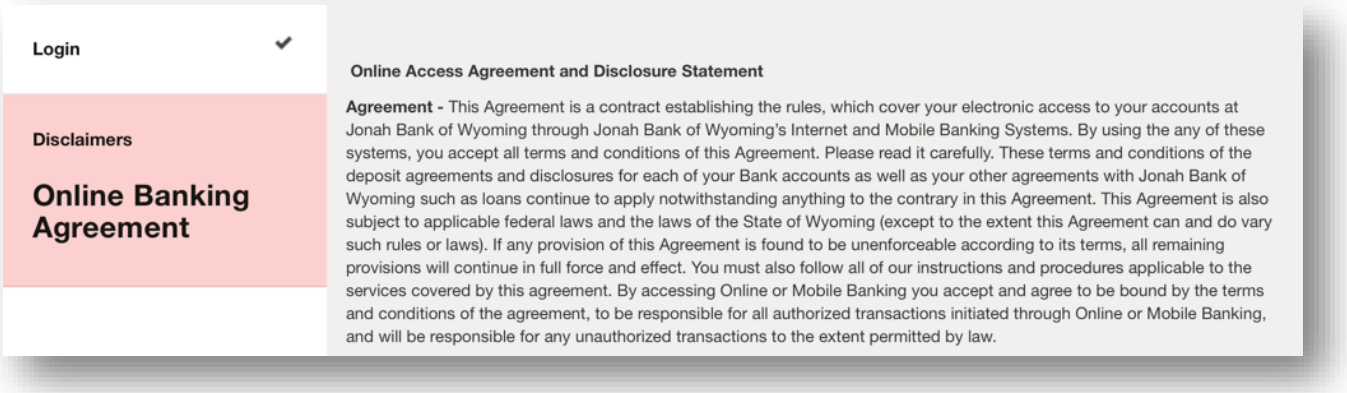
5. Enter the code you receive and tap on **Submit**

6. You will immediately be prompted to set a password, take note of the password requirements as you create your password.

JONAH BANK
OF WYOMING
Please set your new password:
Password must be at least 8 characters long.
Password can be no more than 24 characters long.
Password must contain a minimum of 1 numbers.
Password must contain a minimum of 1 lower case characters.
Password must contain a minimum of 1 upper case characters.
Submit

7. You will then be prompted to review and update your user profile. NOTE: to complete all the required fields you must swipe from the bottom of screen upwards to show all the fields. Once complete please tap on **Submit Profile**.

8. The last step for a new user to our system is to agree to the Online Banking Agreement. To do this on a Smartphone or tablet, you will need to swipe from bottom to top on your device to get to the bottom and accept the agreement


Login
Disclaimers
Online Banking Agreement
Online Access Agreement and Disclosure Statement
Agreement - This Agreement is a contract establishing the rules, which cover your electronic access to your accounts at Jonah Bank of Wyoming through Jonah Bank of Wyoming's Internet and Mobile Banking Systems. By using the any of these systems, you accept all terms and conditions of this Agreement. Please read it carefully. These terms and conditions of the deposit agreements and disclosures for each of your Bank accounts as well as your other agreements with Jonah Bank of Wyoming such as loans continue to apply notwithstanding anything to the contrary in this Agreement. This Agreement is also subject to applicable federal laws and the laws of the State of Wyoming (except to the extent this Agreement can and do vary such rules or laws). If any provision of this Agreement is found to be unenforceable according to its terms, all remaining provisions will continue in full force and effect. You must also follow all of our instructions and procedures applicable to the services covered by this agreement. By accessing Online or Mobile Banking you accept and agree to be bound by the terms and conditions of the agreement, to be responsible for all authorized transactions initiated through Online or Mobile Banking, and will be responsible for any unauthorized transactions to the extent permitted by law.

9. The Interstitial page appears as your information loads.

   Note the second time that you login to the mobile app, you will be prompted to register your device. If you select the option to register, you will not be prompted again during subsequent sign-ins. If you decline, you will be prompted to register your device the next time that you login.

Interstitial Page

Once you sign in to the application, the interstitial page appears briefly as the application loads and may provide information such as marketing messages, secure message notifications, quick links, or RSS feeds.

Exploring the Home page & Navigation

When you log in, the Home page appears. The Home page shares elements no matter which device you use. On any device, the Home page includes the Menu, the Account Overview, and the Sidebar.

The Home page includes some or all of the following:

- Menu
- Account Overview with the name and balance of each of your accounts
- Sidebar
- Your last login date and time
- A summary metrics graph of the balances in your deposit accounts
- Available Quick Actions
- Our Facebook feed
- System notifications for online banking or the mobile banking app

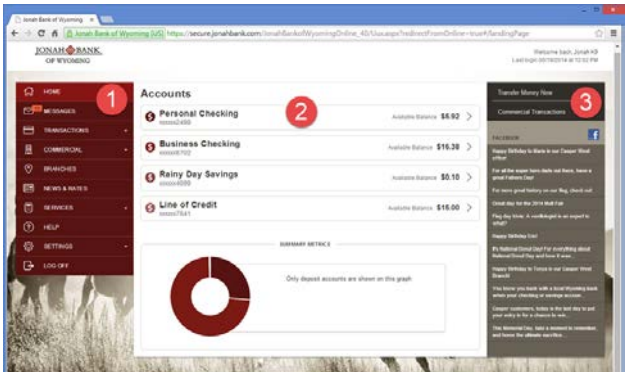
Note: The names of menu items, buttons, fields, and pages may change overtime to meet our customer's needs.

To view the Home page:

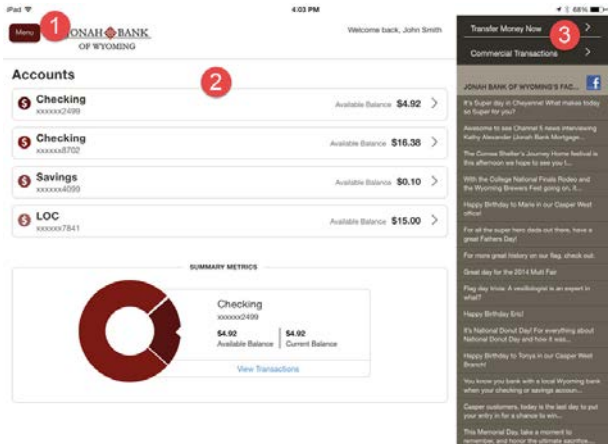
In the Menu, click or tap Home.

The following examples illustrate the appearance of the home page on the desktop, tablet and smartphone.

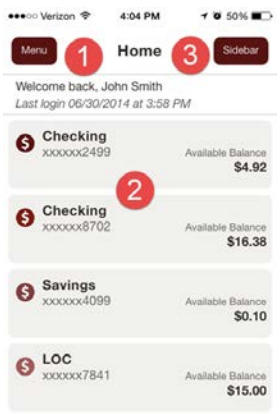
Desktop



Tablet



Smartphone



Home page elements

Number	Element
1	Menu
2	Account overview
3	Sidebar

The Menu

You can use the options in the Menu to change settings, manage secure messages, review online transactions, search online transactions, pay bills, locate branches and ATMs, view news and rates, send stop payment requests, and use other services. The following items appear in the Menu:

Menu items

Item	Notes
Home	Review account summaries in the Home page
Messages	View, reply and send secure messages
Transactions	Transfer funds, pay bills, and view statements and all activity
Commercial	Manage and complete commercial payments and positive pay
Branches	Find branches and ATMs
News & Rates	View news and rates
Services	Check reorder, access the mortgage center, and free ATM locator
Help	Access the help documentation
Settings	Edit your profile, display and alert preferences, manage users, enroll in eStatements and complete an address change
Log Off	Securely log off banking
Footer	Access links to our corporate site and social media

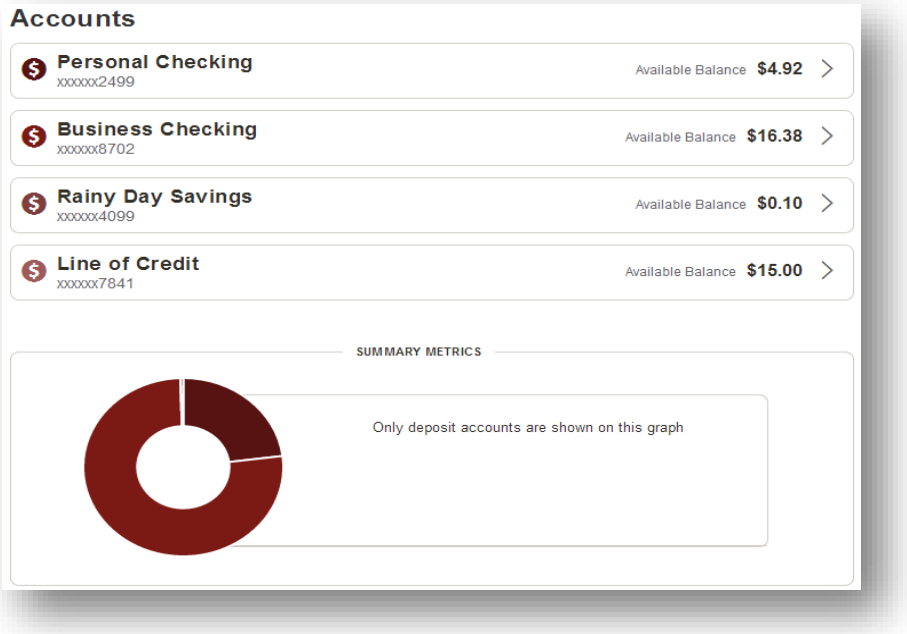
In online banking, the Menu is always available to the left of or above the Account Overview.

On a tablet or a smartphone, the Menu does not always appear. **Tap** the Menu button or **swipe** from the left edge of the screen to show it. **Tap** the Menu button again or **swipe** to the left edge of the screen to hide it.

Accounts

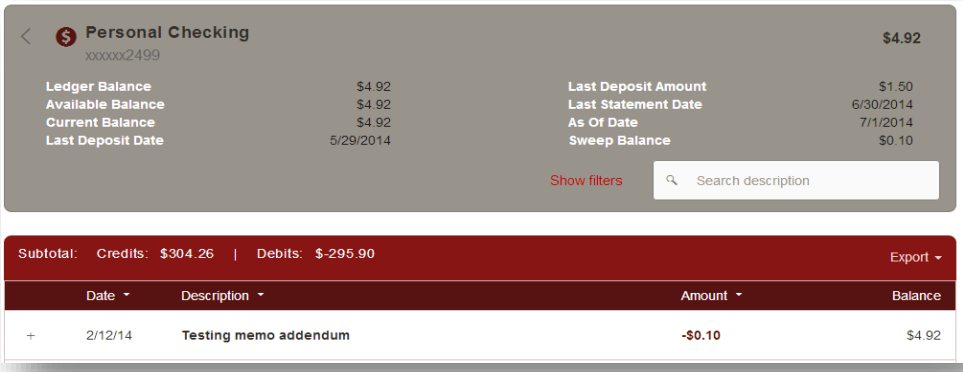
On the Home page, the Accounts area lists every account whose history you can view. For each account, you can see the account name, all or part of the account number, and the balance. If you configure nicknames for accounts in the Display Preferences page under settings, the nicknames appear.

Accounts example



You can drill down into any account to see account details and up to **100** of the most recent transactions in the account.

Account Details page example



The Sidebar

The Sidebar includes some or all of the following:

- Quick Actions
- Our Facebook feed
- Other information from us

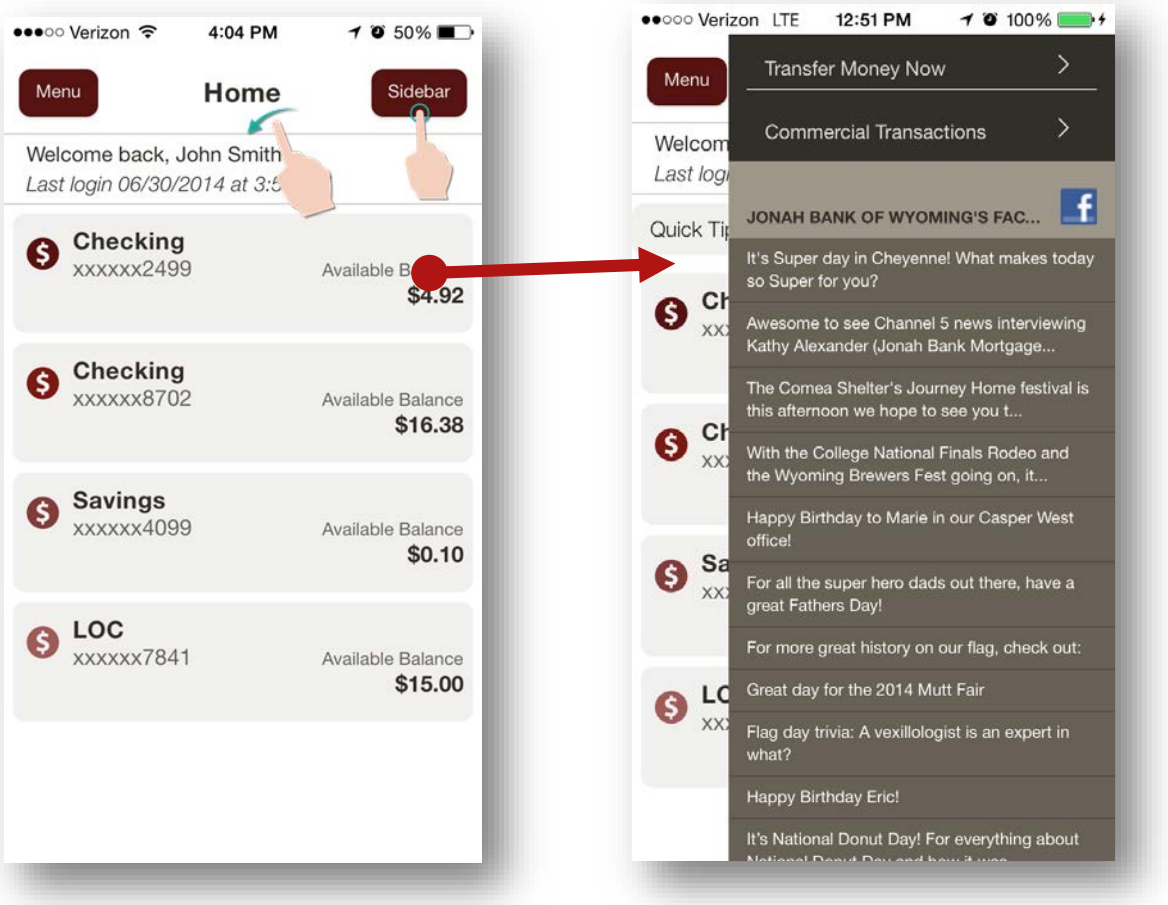
On a tablet or a smartphone, the Sidebar does not always appear

To view the Sidebar in the mobile banking app:

- Do one of the following:
  - Tap **Sidebar** on any page.
  - **Swipe** from the right edge of the screen.

To hide the Sidebar in the mobile banking app:

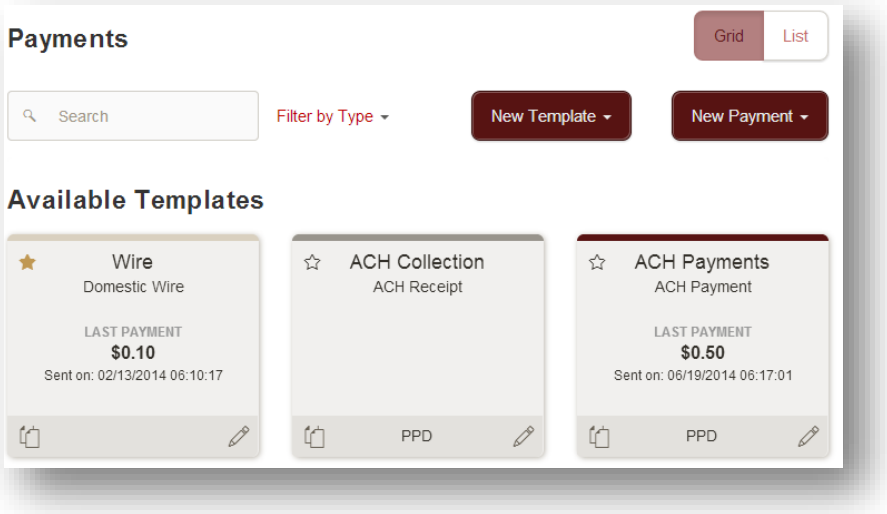
- Do one of the following:
  - While the Sidebar is visible on any page, tap **Sidebar**.
  - **Swipe** to the right edge of the screen.


Verizon 4:04 PM 50%
Menu
Home
Sidebar
Welcome back, John Smith
Last login 06/30/2014 at 3:5
Checking
xxxxxx2499
Available B
$4.92
Checking
xxxxxx8702
Available Balance
$16.38
Savings
xxxxxx4099
Available Balance
$0.10
LOC
xxxxxx7841
Available Balance
$15.00
Verizon LTE 12:51 PM 100%
Menu
Transfer Money Now
Commercial Transactions
JONAH BANK OF WYOMING'S FAC...
It's Super day in Cheyenne! What makes today so Super for you?
Awesome to see Channel 5 news interviewing Kathy Alexander (Jonah Bank Mortgage...
The Comea Shelter's Journey Home festival is this afternoon we hope to see you t...
With the College National Finals Rodeo and the Wyoming Brewers Fest going on, it...
Happy Birthday to Marie in our Casper West office!
For all the super hero dads out there, have a great Fathers Day!
For more great history on our flag, check out:
Great day for the 2014 Mutt Fair
Flag day trivia: A vexillologist is an expert in what?
Happy Birthday Eric!
It's National Donut Day! For everything about

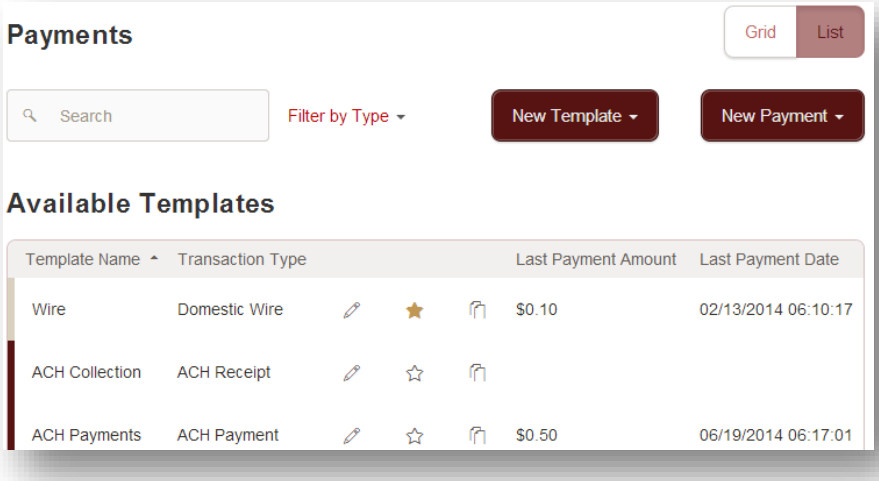
Using the grid and list views

Some pages in online banking and the mobile banking app include information in either a grid or list view. The examples illustrate the grid and list views.

Example grid view



Example list view



You can change between the grid and list views at any time. The grid view and list view include the same information.

To see the grid view:

- Click or tap Grid.

To see the list view:

- Click or tap List

Logging off

Logging off online banking or the mobile banking app is an important part of keeping your financial information secure. You can log off voluntarily when you finish using online banking or the mobile banking app. In addition, online banking and the mobile banking app can log you off involuntarily.

Note: To maximize the security of your online information, you should always click or tap Log Off in the Menu.

If you navigate from online banking to another site and do not close the browser, you may remain logged in to online banking until the session timeout. This can make it possible for someone else who uses the desktop to possibly access data from your previous online banking session. When you click or tap Log Off, or when you close your browser, the session ends.

Voluntary log off

In online banking, you should always log off before you close the browser window. In the mobile banking app, except to get a Secure Access code from your email, messages, or phone app, you should always log off before you open another app on your tablet or smartphone.

To log off

- In the Menu, click or tap Log Off.

Involuntary log off after session timeout

To help ensure your security, we automatically log you off when you have been logged in for an extended period. This session timeout is designed to protect the security of your financial information. There are two types of session timeouts.

Session timeout types

Timeout type	Notes
Logged in but inactive	Protects you if you are logged in and inadvertently leave your device. A warning message appears to give you a chance to stay logged in. If you miss the warning message, you can immediately log back in on the same browser or device, restoring your session and any tasks that you were working on. If you enter an incorrect password, any pending work is discarded.
Logged in but exceed session time limit	Limits the maximum time of any session. When the maximum time ends, you are prompted to save your work and log off manually. If you do not log off manually, we automatically log you off.

Resetting a forgotten password

If you forget your password and your account is not locked, you can use the Forgot Password option on the Login page reset your password.

To reset a forgotten password:

1. On the Login page, click or tap **Forgot your password?**
2. Enter your Login ID and click or tap **Submit**.
3. On the Login page, click or tap one of the contact methods that are on file for you. We send you the code using the contact method that you selected.
4. On the Secure Access Code page, enter the code and click or tap **Submit**.
   The New Password page appears.
5. On the New Password page, do the following:
   a. Enter your new password in the New Password field.
   b. Re-enter the password in the Confirm Password field.
   c. Click or tap Submit.
6. The Home page appears.

CHAPTER 3: VIEWING ACCOUNTS AND TRANSACTIONS

This chapter contains the following:

- "Viewing accounts" on page 28
- " Viewing account details" on page 29
- " Viewing transactions on the Account Details page" on page 32

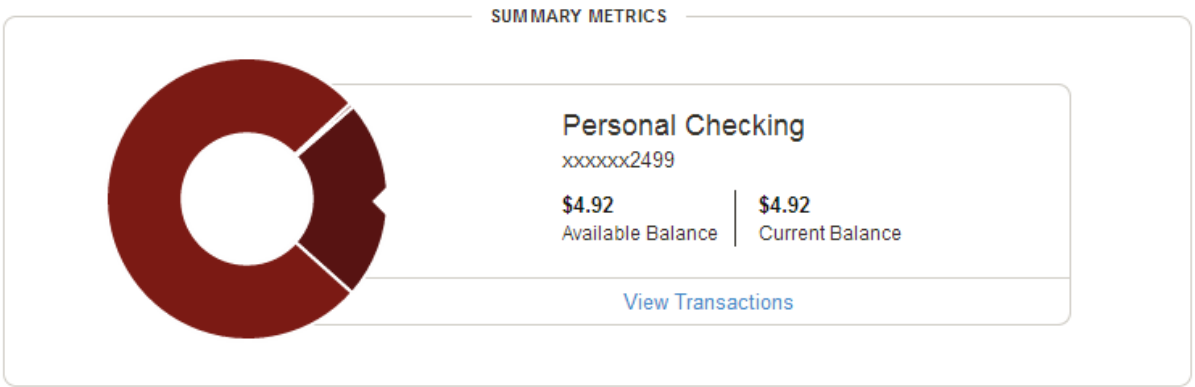
Viewing accounts

The following information appears on the Home page for each account:

Account information on the Home page

Name	Description
Account name	The default name for the account or a custom nickname that you create in Display Preferences under settings in the left hand navigation menu.
Account number	The masked account number. For your security, only the last part of the number may appear. For example, account number 123456789 may appear as XXXXX-6789.
Balance	The balance for the account.

Tip: If the Home page includes the Summary Metrics graph, you can click or tap the segment of the graph that represents an account to view account information.



Viewing account details

The Account Details page includes the following information:

Account information on the Account Details page

Name	Description
Account Name	The default name for the account or a custom nickname that you create in Settings.
Account Number	The masked account number. For your security, only the last part of the number may appear. For example, account number 123456789 may appear as XXXXX-6789.
Available Balance	The available balance for the account, including any pending credits or debits.
Current Balance	The current balance for the account, not including any pending credits or debits.
Credits	The subtotal of the credits to the account. If you filter or search the Account Details page, the total only includes the items in the results.
Debits	The subtotal of the debits from the account. If you filter or search the Account Details page, the total only includes the items in the results.
Transactions	The first 100 transactions in the account, according to the current sort order.

For more information about changing the order of the transaction list, see "Sorting transactions" on page 35.

For more information about exporting records from the transaction list, see "Exporting transaction records" on page 36

The Account Details page and the Activity Center page both include transactions. A specific transaction can appear on either page or both pages, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

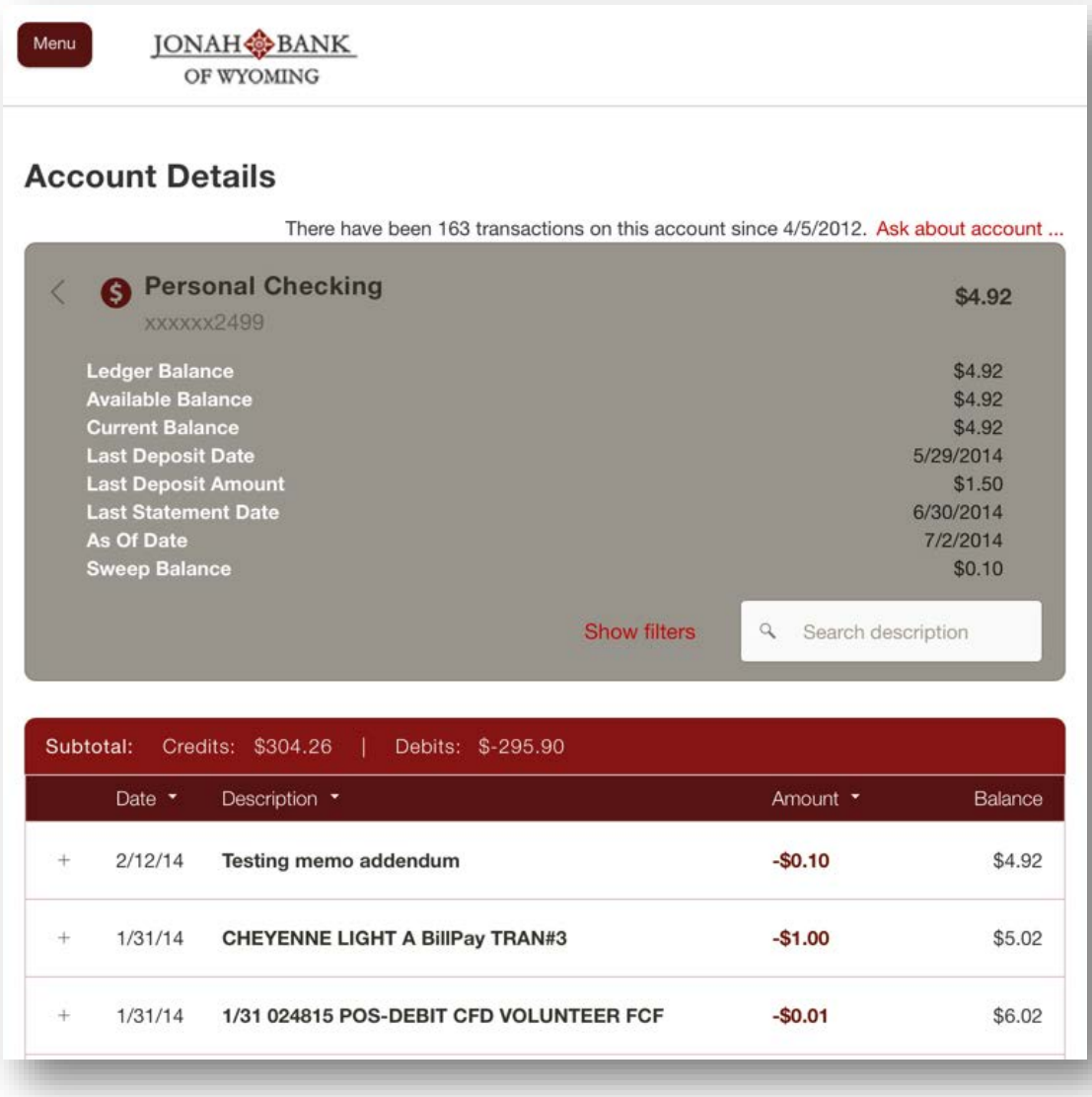
The Account Details page and the Activity Center page both include transactions. A specific transaction can appear on either page or both pages, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: • Checks • Deposits • Transactions at branches • Transactions at ATMs • Bill payments • Transfers
Activity Center	Transactions that you create in online banking and the mobile banking app, including: • Recurring transactions • Transfers • Send a check • Wire transfers • Stop payment requests • Address change requests • Check reorders • ACH Payments • ACH Receipts • ACH Batches • ACH Collections

To view account details:

- On the Home page, click or tap the account name. The Account Details page appears.



To view additional transactions:

- On the Account Details page, do one of the following:
  - Click or tap the next icon (>) to view the next set of transactions (this is at the bottom of the page).
  - Click or tap the previous icon (<) to view the previous set of transactions.

To send a secure message about an account:

1. On the Account Details page, click or tap **Ask about account** (located top right of Account Details window). The New Message window appears. The message automatically includes information about the account.
2. Click or tap the message recipient. The message window appears.

3. Click or tap in the Message field and enter your message.
4. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click Open.
5. Click or tap Send. The Messages page appears with your new message.

To close the Account Details page:

- On the Account Details page, do one of the following:
  - Click or tap the back icon (<)
  - Click or tap Home.

Viewing transactions on the Account Details page

On the Account Details page, you can view the following information for each transaction in an account:

Transaction information on the Account Details page

Name	Description
Date	The date of a completed transaction. If the transaction is not complete, the date is Pending and the transaction has a shaded background.
Transaction Type	The type of transaction.
Amount	The amount of the transaction.
Balance	The account balance after the transaction.
Image	The images associated with the transaction, if applicable

This section includes the following:

- "Filtering transactions" on page 33
- "Searching transactions" on page 35
- "Sorting transactions" on page 35
- "Exporting transaction records" on page 36
- "Viewing transaction details" on page 37
- "Viewing and printing images associated with a transaction" on page 37
- "Sending a secure message about a transaction" on page 38

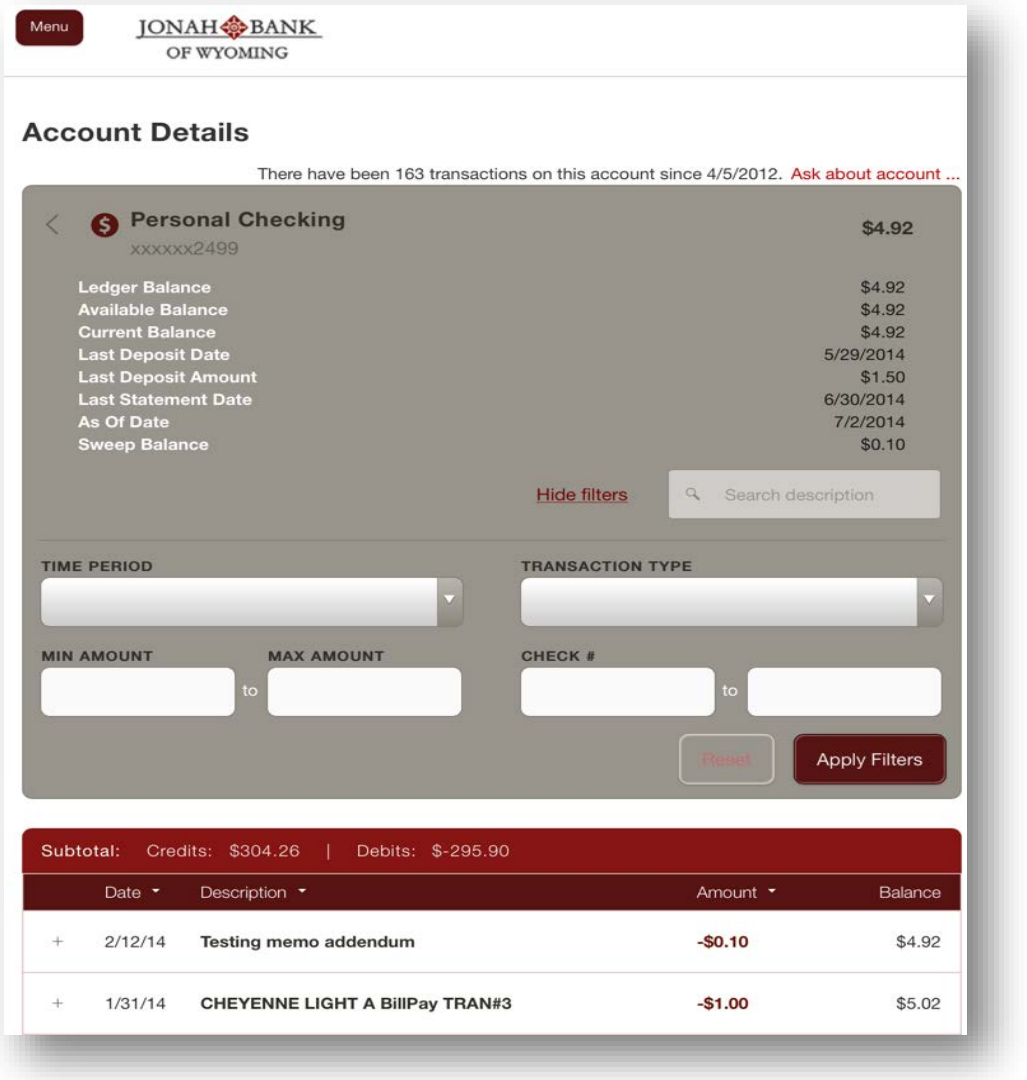
Filtering transactions

On the Account Details page, you can filter the transactions that appear based on the following transaction information:

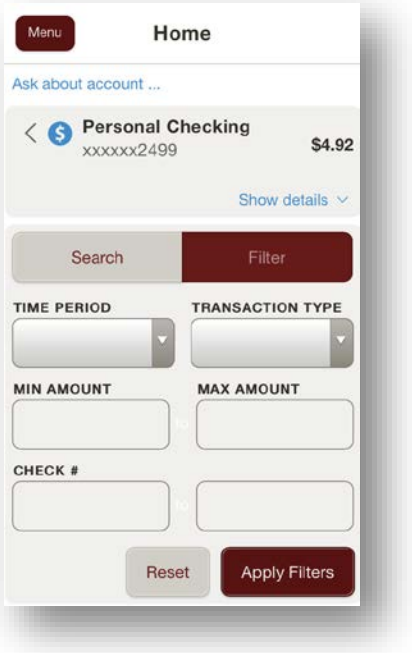
- Date
- Type
- Amount
- Check number, if applicable

The filter appearance varies. The following examples show the appearance of the filters on different devices.

Transaction filters page in online banking and on a tablet



Transaction filters page on a smartphone



To filter transactions:

1. On the Account Details page, click or tap **Show Filters**.
2. Do one or more of the following:
   - Select a date range from the Time Period drop-down list. If you select a custom date, specify dates in the Start Date and End Date calendars.
   - Select the type of transaction from the Transaction Type drop-down list.
   - Enter the minimum and maximum amounts for the transaction in the Min Amount and Max Amount fields.
   - Specify a check number range in the Check# fields.
3. Click or tap Apply Filters.

> Tip: To reset filters and show all transactions, click or tap Reset, and click or tap Apply Filters.

To hide filters:

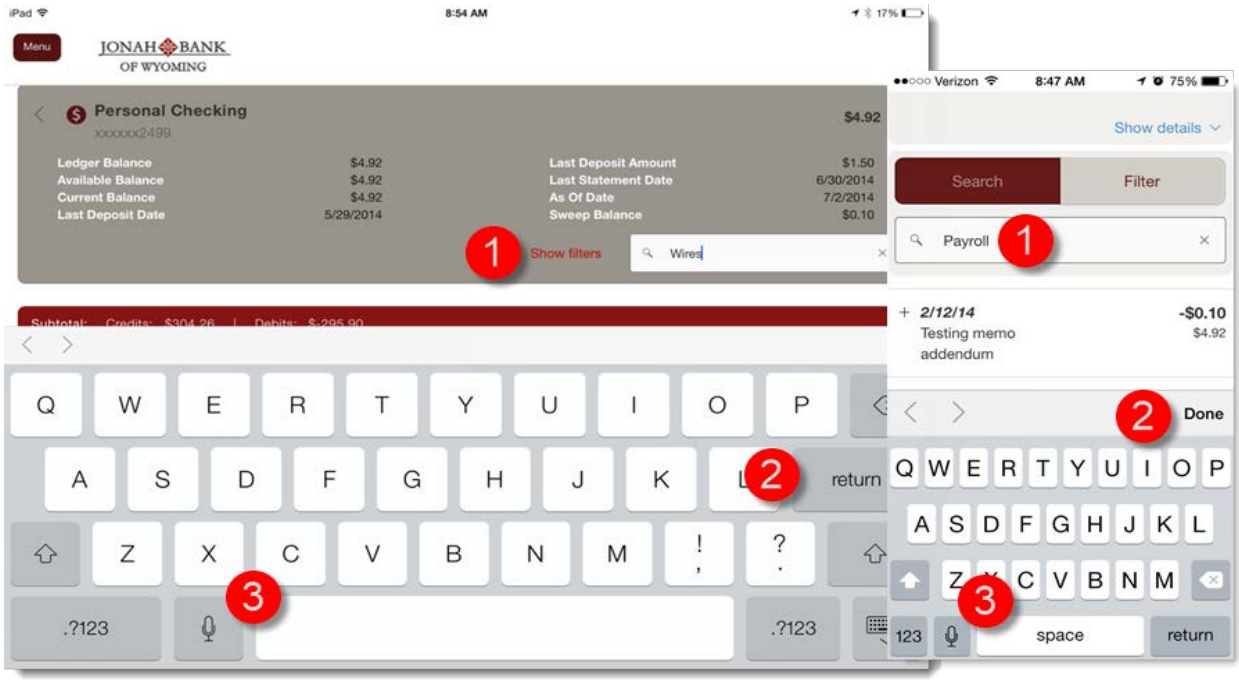
1. On the Account Details page, do one of the following:
   - In online banking or in the mobile banking app on a tablet, click or tap Hide Filters.
   - In the mobile banking app on a smartphone, tap Search.

Searching transactions

You can use the Account Details page to search the descriptions of the transactions in an account.

To search transactions:

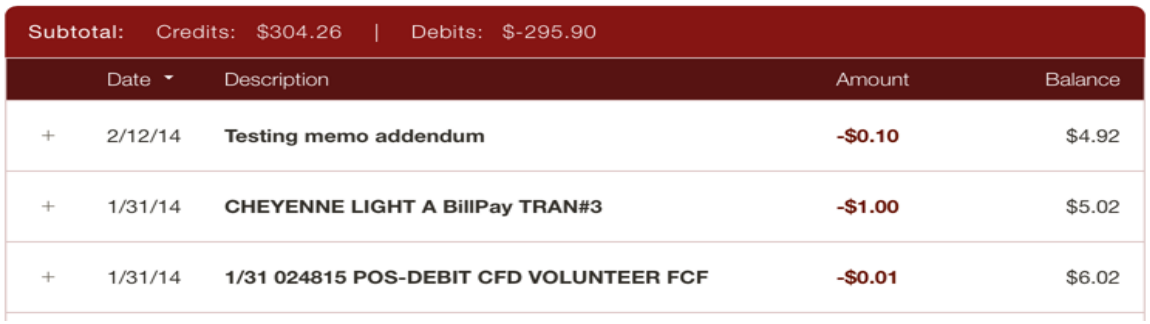
1. On the Account Details page, click or tap the Search description field.
2. In the Search description field, enter the search text, and tap or click on return. The search results appear on the Account Details page.



3. If you device is capable of text to speech you can tap that option on your device speak the search term you wish to use and then tap on return.

Sorting transactions

On the Account Details page, the column headings indicate the sort order of the transactions. The column used to sort includes a triangle icon. The direction of the triangle icon indicates ascending or descending sort order. (NOTE: Sorting is NOT available on the Smartphone App).


Subtotal: Credits: $304.26 | Debits: $-295.90
Date
Description
Amount
Balance
+ 2/12/14 Testing memo addendum -$0.10 $4.92
+ 1/31/14 CHEYENNE LIGHT A BillPay TRAN#3 -$1.00 $5.02
+ 1/31/14 1/31 024815 POS-DEBIT CFD VOLUNTEER FCF -$0.01 $6.02

Tip: Pending transactions are always grouped together at the top of the sort order.

Note: The Balance column does not appear unless you sort by date.

To sort transactions:

1. On the Account Details page, click or tap one of the following column headings to change the sort order:
    - Date
    - Transaction Type
    - Amount
2. Click or tap the same column heading again to change the sort order between ascending and descending.

Exporting transaction records

Within Online Banking (exporting on a mobile device is currently not supported) you can export transactions from the Account Details page to a file format that you select.

Note: Contact us for information about supported versions of Quicken and QuickBooks.

Note: Currently, you can only export in online banking.

To export transactions from the Account Details view:

1. On the Account Details page, click Export.
2. In the Export drop-down list, click one of the following export formats:
    - Spreadsheet (XLS)
    - Spreadsheet (CSV)
    - Microsoft OFX (OFX)
    - Quicken (QFX)
    - QuickBooks (QBO)

3. Depending on your browser settings, one of the following happens:
    - If your browser automatically saves files to a folder, the file is saved in that folder. Open the folder to view the exported file.
    - If your browser is configured to prompt for the folder for downloaded files, you are prompted to specify the location to save the exported file.

    In the exported file, the transactions appear in the current sort order on the Account Details page.

Viewing transaction details and check images

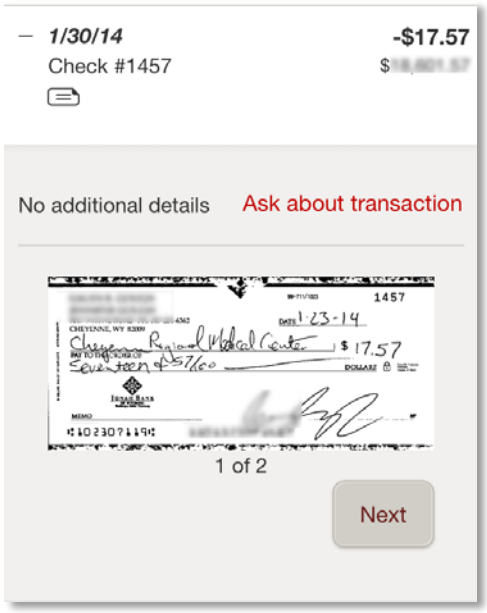
You can view the details of any transaction in an account, and any associated check images.

To view transaction details:

- On the Account Details page, click or tap the transaction. Click or tap the transaction again to hide the details.

To view Check Images:

- On the Account Details page, click or tap the check image icon . Click or tap the icon again to hide the details.
    - Click on the Next button to view the back of the presented check.



Viewing and printing images associated with a transaction (Online Banking Only)

You can view and print any images that are associated with a transaction from Account Details page. On the Account Details page, any transaction that includes images is marked with an icon ( ).

To view and print the images associated with a transaction

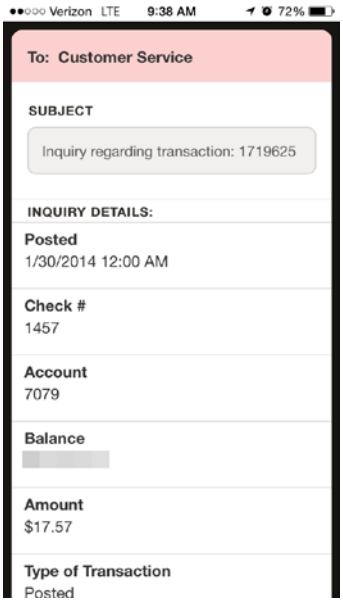
1. On the Home page, click or tap the name of the account that includes the transaction. The Account Details page appears.
2. Click or tap the transaction to view the details. If applicable, the image appears below the transaction. If the transaction includes multiple images, click or tap Previous and Next to view additional images.
3. (Optional) In online banking, you can print the images. To print the images, do the following:
   a. On the transaction details, click or tap the Print icon (🖨). The Print page appears.
   b. On the Print page, click or tap Print to print the image.

Sending a secure message about a transaction

While viewing the details of a transaction, you can send a secure message to us about the transaction.

To send a secure message about a transaction

1. In the transaction details, click or tap Ask about transaction. The New Message window appears.
2. Click or tap the message recipient. The message window appears. The message automatically includes information about the transaction.
3. Click or tap in the Message field and enter your message.



4. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click Open.

Click or tap Send. The Messages page appears with your new message, to return to the account details page, click or tap on menu, then home, and select your account from the home screen.

CHAPTER 4: QUICK ACTIONS

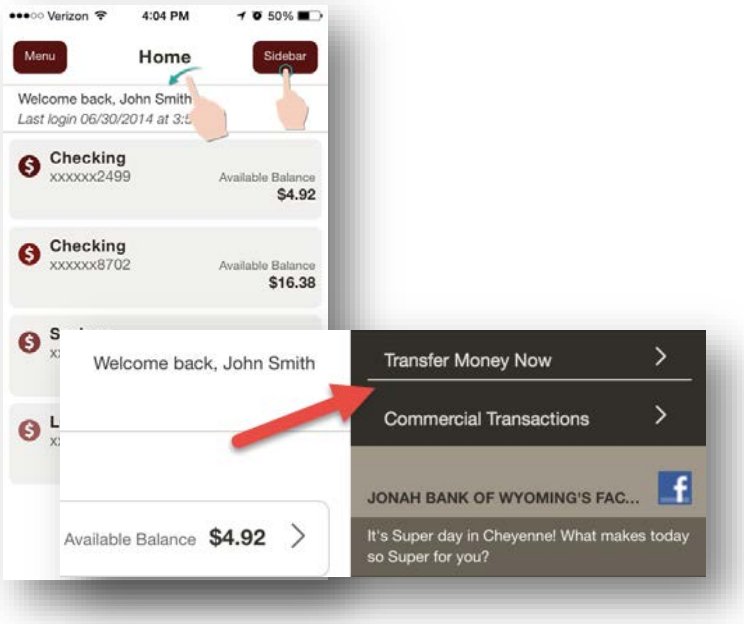
This chapter contains the following:

- " Using Quick Actions" on page 39
- " Transferring funds using Quick Actions" on page 40
- " Paying a bill using Quick Actions" on page 42
- " Approving a transaction using Quick Actions" on page 44

Using Quick Actions

In online banking and the mobile banking app, you can perform Quick Actions directly from the Home page. Quick Actions are an easy way to start common tasks. All of the Quick Actions that you can perform appear in the Sidebar. The available actions vary, depending on how your account is configured. The example illustrates Quick Actions in the Sidebar. On a Smartphone, you will need to first tap on the Sidebar button in the top right of screen or swipe from right to left on screen.

Quick Actions example

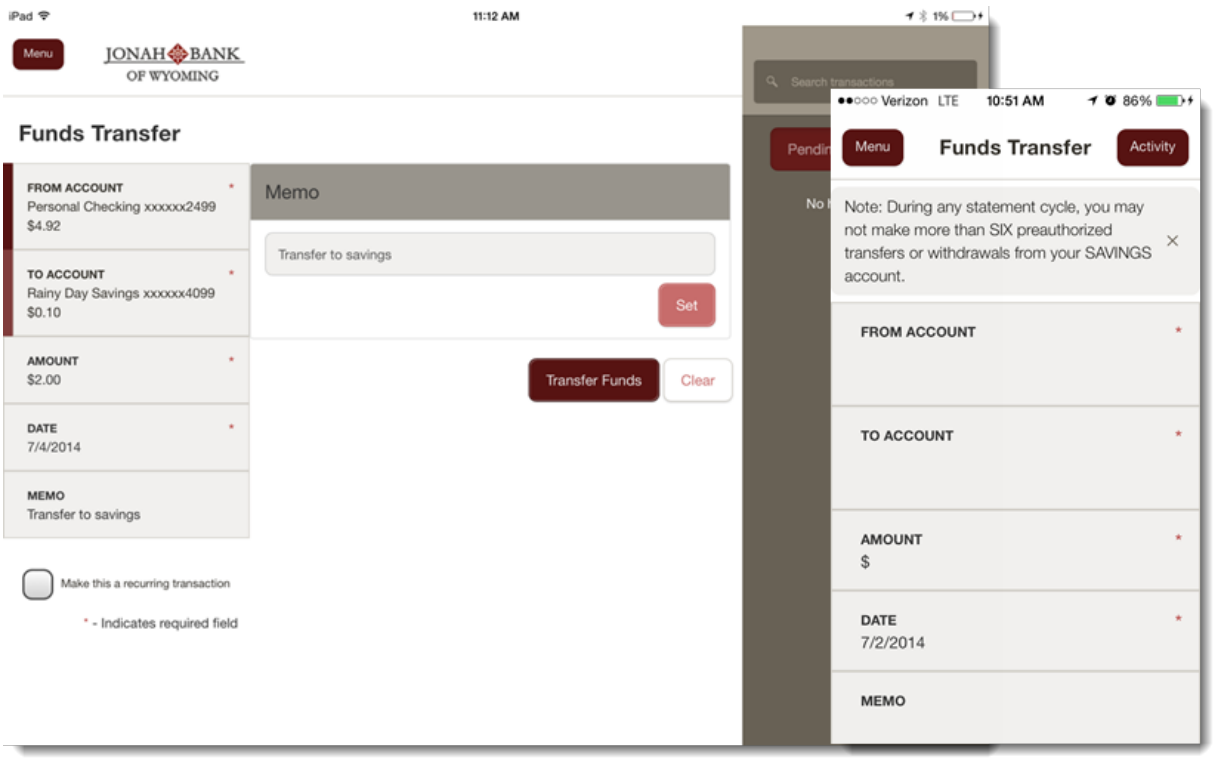


Transferring funds using Quick Actions

You can use Quick Actions to transfer funds.

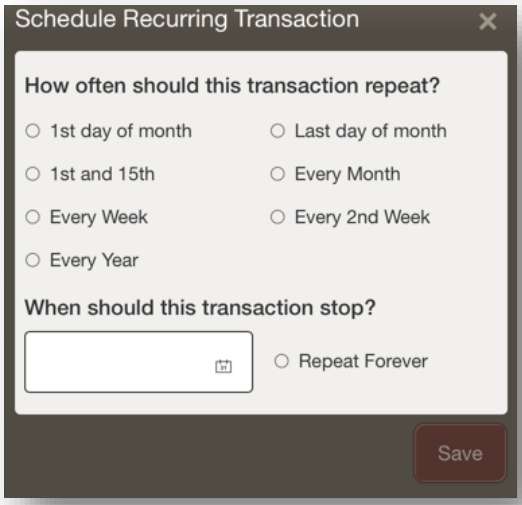
To transfer funds using Quick Actions:

1. On the Home page, click or tap Transfer Money Now (on a smartphone first tap the sidebar button or swipe right to left). The Funds Transfer page appears.



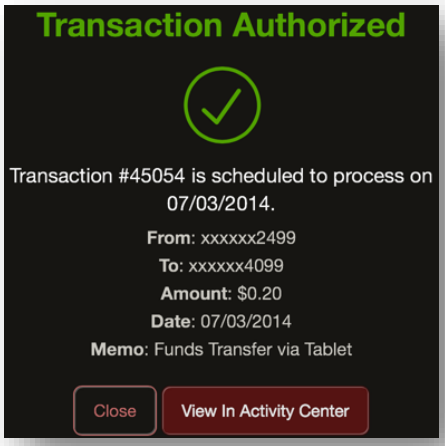
2. On the Funds Transfer page, do the following:
   a. In the From Account drop-down list, select the account ***from*** which you want to transfer funds.
   b. In the To Account drop-down list, select the account ***to*** which you want to transfer funds.
   c. In the Amount field, enter the amount to transfer, and tap/click save.
   d. Click or tap the Date field, and then select the date that you want the transfer to occur.
   e. Optionally, enter in memo text (this is useful when searching for an item in the account details screen) and tap/click set.

3. To create a recurring transfer, do the following:
    a. Select the Make this a recurring transfer check box. The Schedule Recurring Transfer window appears.



    b. Select when the transfer should recur.
    c. Select a date from the calendar for when the recurring transactions should stop, or click/tap Repeat Forever.
    d. Click/tap Save.
4. Click/tap Transfer Funds.
    a. If you are required to enter a Transaction Code to approve the funds transfer, you will receive a pop message informing you to go to the Activity Center to Approve the drafted Funds Transfer

    b. If you do not require a transaction Authorization Code for the Funds Transfer you will see a Funds Transfer Success Screen – you are all done at this point.



5. Click/tap Close to set up another transfer, or click/tap View in Activity Center to review the transfer.
6. From the Funds Transfer Window, you will also see that you have access to view your pending funds transfers and processed funds transfers from the sidebar.

Paying a bill using Quick Actions

After you enroll in Bill Pay, you can use Quick Actions to pay a bill to an existing payee.

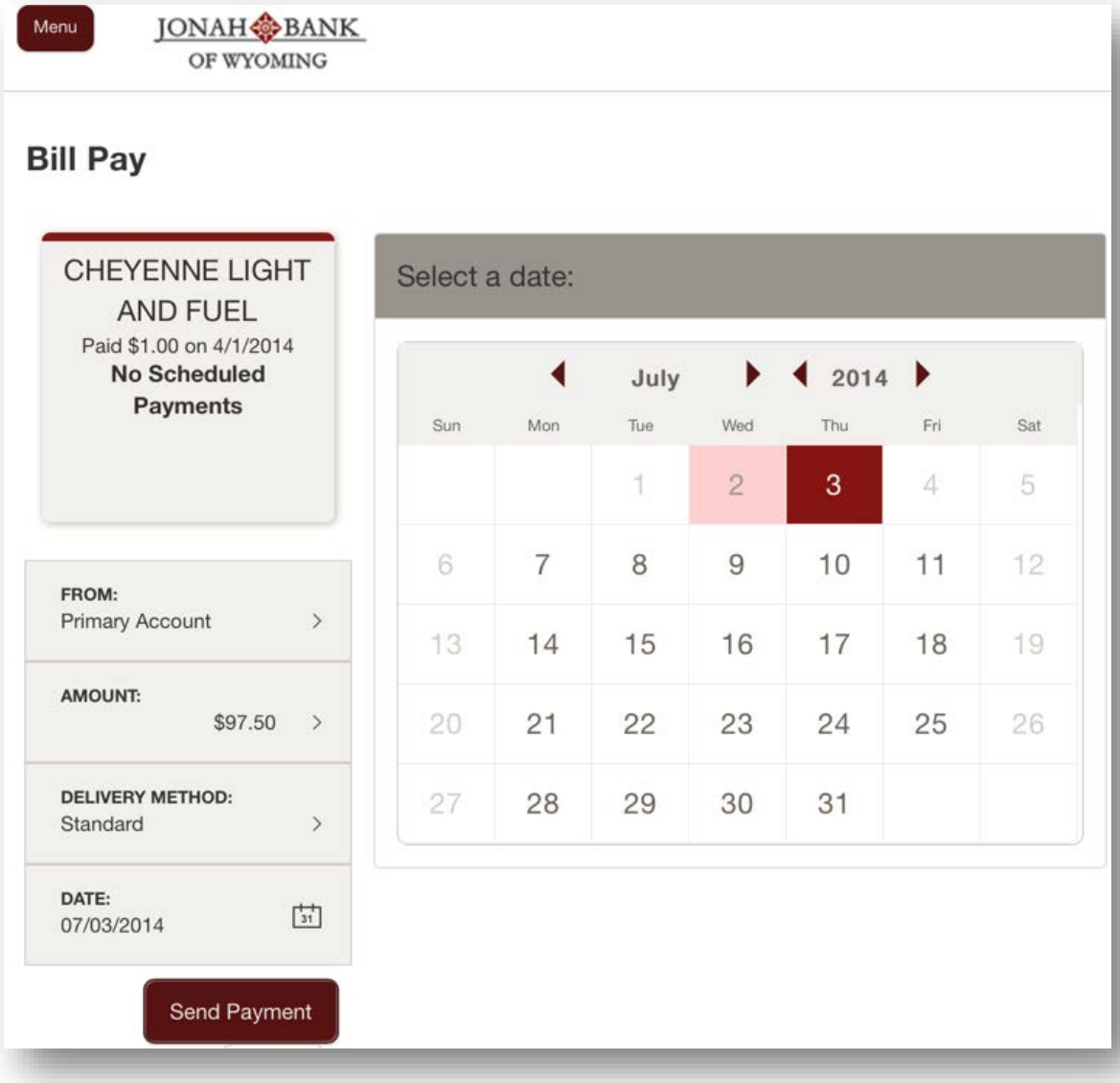
Note: If " Enroll in Bill Pay" appears in the Quick Actions, you have not yet enrolled. You can click or tap Enroll in Bill Pay to enroll. The procedure to enroll in Bill Pay varies.

See "Enrolling in bill pay" on page 45 for information about enrolling in bill pay.

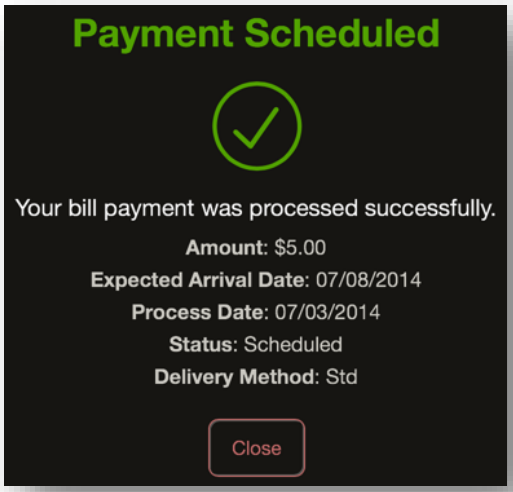
See "Adding a payee" on page 47 for information about adding a new payee.

To pay a bill using Quick Actions

1. In the Quick Actions box, click or tap View All Bills Now. The Bill Payment page appears.
2. On the Bill Payment page, click or tap the name of the payee that you want to pay. The Bill Pay page for that payee appears.



3. On the Bill Pay page, do the following:
    a. Click or tap From, and click or tap the account from which you want to make the payment.
    b. In the Amount, specify the amount that you want to pay, and click or tap Save.
    c. In the Select a delivery method list, click or tap the delivery method.
    d. In the Select a date calendar, click or tap the date to pay the bill.
4. Click or tap Send Payment to schedule the payment.
5. On the status page, click or tap Close.



Approving a transaction using Quick Actions

You can use Quick Actions to approve a payment or a transfer. If Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each transaction type.

To approve a transaction using Quick Actions

1. On the Home page, in the list of pending approvals, click or tap a single transaction type or View All Approvals. The Activity Center page appears, with the pending approvals selected.
2. Click or tap Approve to approve the selected transactions.
3. (Optional) If you use a Symantec VIP Token code to authorize transactions, you are prompted to enter the current code on the Token.
4. When prompted, click or tap Approve to verify the approval. The status of the items will change to Authorized on the Activity Center page.

CHAPTER 5: PAYING BILLS

This chapter contains the following:

- " Enrolling in bill pay" on page 45
- " Managing bill pay accounts" on page 45
- " Managing bill payment payees" on page 47
- " Managing bill payments" on page 48

Enrolling in bill pay

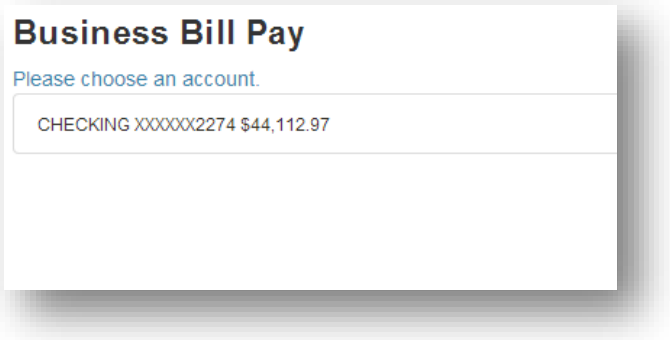
You must enroll in bill pay and select an account before you can add payees or pay bills. After you enroll, you can add additional accounts from which to pay. You cannot remove the account that you select when you enroll.

The procedure to enroll may vary, depending on your account configuration.

To enroll in bill pay

1. On the Home page, do one of the following:
   - Click or tap Enroll in Bill Pay.
   - On the Menu, click or tap Transactions > Bill Payment.

   The Enroll in Bill Pay page appears (the business enrollment screen is shown below).



2. Click or tap the account to enroll in bill pay, and click or tap on Enroll in Bill pay.
3. In the Agreement page, click or tap I agree to enroll in bill pay.
4. In the success message, click or tap Continue to Bill pay. The Bill Payment page appears.

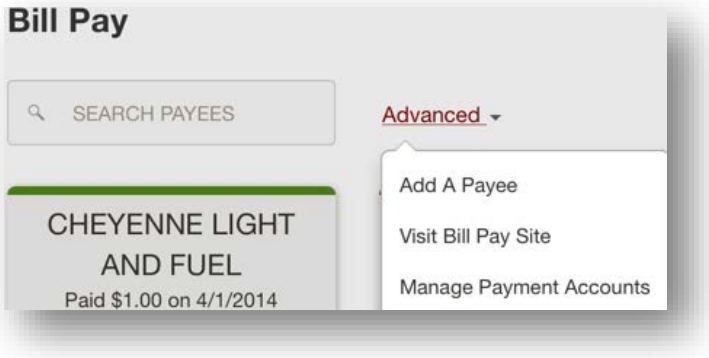
Managing bill pay accounts

You can use the Bill Pay page to configure the accounts that appear when you pay a bill.

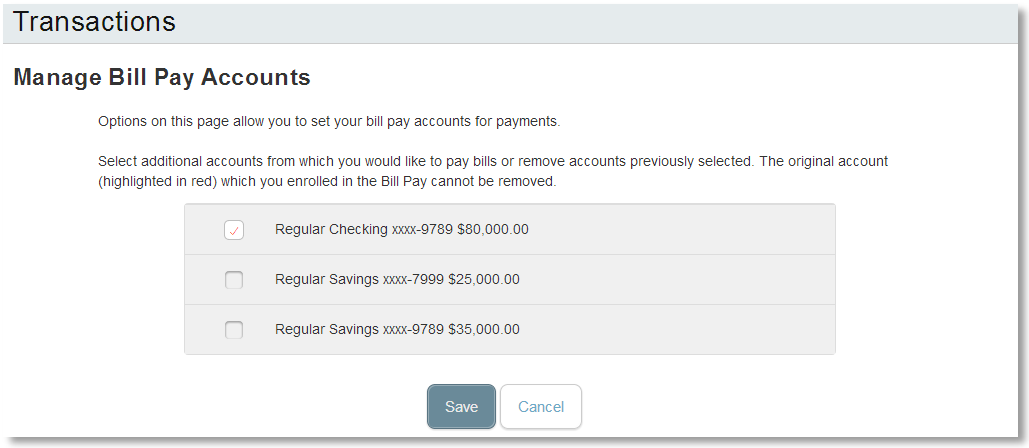
Note: Your account may use the Bill Pay site to manage bill pay accounts. Click or tap Advanced > Visit Bill Pay Site to manage your accounts. The Manage Payment Accounts page does not appear.

To manage bill pay accounts

1. In the Menu, click or tap Transactions > Bill Payment. The Bill Pay page appears.



2. Click or tap Advanced > Manage Payment Accounts. The Manage Bill Pay Accounts page appears.


Transactions
Manage Bill Pay Accounts
Options on this page allow you to set your bill pay accounts for payments.
Select additional accounts from which you would like to pay bills or remove accounts previously selected. The original account (highlighted in red) which you enrolled in the Bill Pay cannot be removed.
Regular Checking xxxx-9789 $80,000.00
Regular Savings xxxx-7999 $25,000.00
Regular Savings xxxx-9789 $35,000.00
Save
Cancel

3. On the Manage Bill Pay Accounts page, select the check box for each account that you want to appear when you pay a bill. Clear the check box to remove an account from bill pay. You cannot remove the account that you selected when you enrolled in bill pay.
4. Click or tap Save.
5. Click or tap Close in the success message.

Managing bill payment payees

When you pay a bill, you select a payee for the payment. You must add a payee in one of the following before you can send the payee a payment:

- Online banking
- Mobile banking app
- Bill Pay site

> Tip: You can also use the Bill Pay site to add, edit, or delete a payee.

This section includes the following:

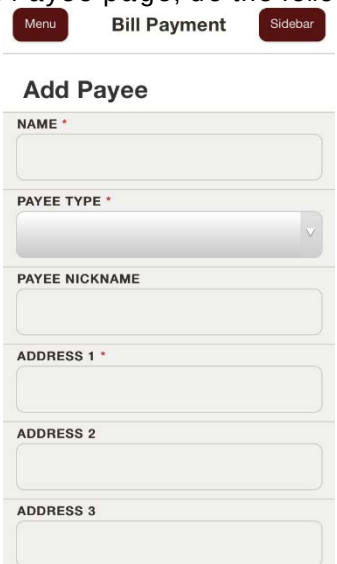
- "Adding a payee" on page 47
- "Editing a bill payment payee" on page 47

Adding a payee

You can use the Bill Pay page to add a bill payment payee.

To add a bill payment payee

1. In the left hand Menu, click or tap Transactions > Bill Payment. The Bill Pay page appears.
2. Click or tap Advanced > Add a Payee. The Add Payee page appears.
3. On the Add Payee page, do the following:



   a. Enter the name of the payee in the Name field.
   b. Select the type of payee from the Payee Type drop-down list.

c. Enter a nickname for the payee in the Payee Nickname field.
d. Enter the Postal Address for the payee. The address can include up to three address lines, along with the required City, State, and Zip.
e. Enter the Area Code and Phone for the payee.
f. Enter the account number in the Payee Account Number field.
g. Click or tap Save.

4. When the success message appears, click or tap Close. The Bill Pay page appears with the new payee listed.

Editing a bill payment payee

You can use the Bill Pay page to edit an existing bill payment payee.

To edit a bill payment payee

1. In the Bill Pay page, locate the payee that you want to edit, then click or tap the edit icon (✎) for the payee. The Add Payee page appears.
2. On the Add Payee page, make any needed changes, and click or tap Save.
3. When the success message appears, click or tap Close.

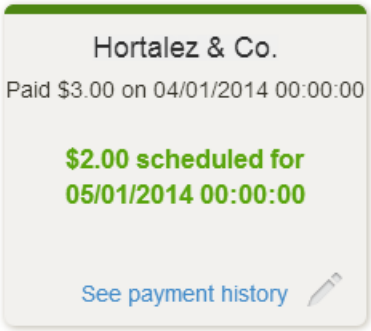
Managing bill payments

On the Bill Pay page, payees appear as cards in a grid or as items in a list (you can toggle this view by tapping/clicking on Grid or List).

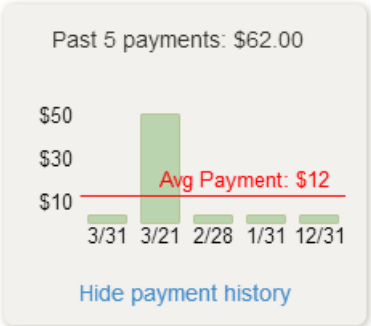
The front of the card includes information about the payee, the most recent payment, and the next scheduled payment to the payee. The back of the payee card (accessed by tapping/clicking on "see payment history") includes the most recent payment amounts and the average payment.

The example bill pay card front includes a recent payment and a scheduled payment.

Bill pay card front example



Bill pay card back example



The card color indicates the state of the bill. The following colors display the state of the bill:

Bill pay card colors

Color	Meaning
Red	Bill is overdue
Yellow	Bill is due within the next three days
Green	Bill payment is scheduled
Blue	Needs review

The list view includes the payee nickname, the last payment date and amount, the next payment date and amount, and the bill status.

Note: You can click or tap Advanced > Visit Bill Pay Site on the Bill Pay page for additional bill payment options including gift pay. Contact us for more information.

This section includes the following:

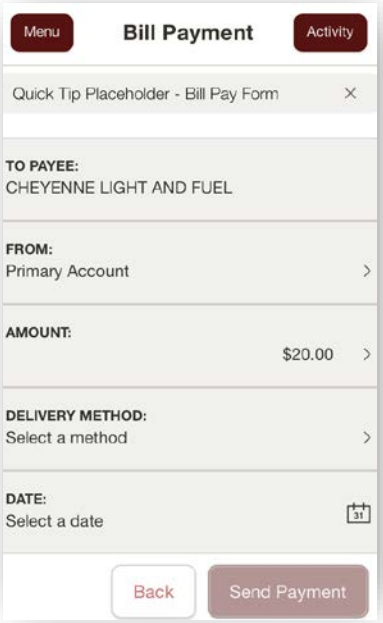
- " Paying a bill " on page 45
- " Viewing bill payments to a payee" on page 46
- " Searching for a bill payment" on page 46
- " Canceling a bill payment" on page 46

Paying a bill

You can use the Bill Pay page to select a payee and pay a bill.

To pay a bill

1. In the Menu, click or tap Transactions > Bill Payment.
2. On the Bill Pay page, browse or search for the payee that you want to pay and click or tap the **payee name**.



3. On the Bill Pay page, do the following:
    a. Click or tap From, and click or tap the account from which you want to make the payment.
    b. In the Amount, specify the amount that you want to pay, and click or tap Save.
    c. In the Select a delivery method list, click or tap the delivery method.
    d. In the Select a date calendar, click or tap the date to pay the bill.
4. Click or tap Send Payment to schedule the payment.
5. On the status page, click or tap Close.

Viewing bill payments to a payee

You can use the grid view in the Bill Pay page to view bill payments to a payee.

To view bill payments to a payee:

1. In the grid view in the Bill Pay page, locate the bill whose payment history you want to view.
2. Click or tap **See Payment History**. The card flips over to show the payment history.

To hide bill payments to a payee:

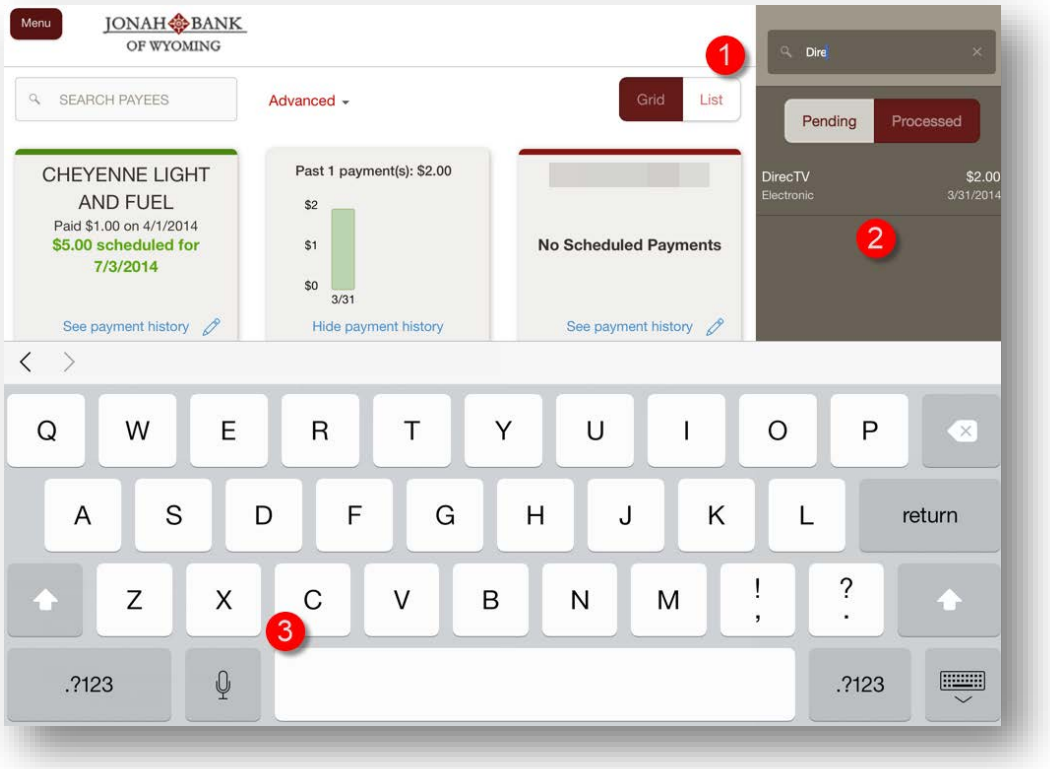
1. In the bill payment history, click or tap Hide payment history.

Searching for a bill payment

You can search for a pending or completed bill payment on the Bill Pay page.

To search for a bill payment:

1. In the Menu, click or tap Transactions > Bill Payment. The Bill Pay page appears.
2. The Search Payees area lists all of the pending and processed bill payments. Do one of the following:
   - Click or tap Pending to view the pending bill payments (note on a Smartphone you must first tap Activity).
   - Click or tap Processed to view the processed bill payments (note on a Smartphone you must first tap Activity).
3. Click or tap in the Search Payees field (1 below), and enter your search text, the results should start to filter as you type (2 below).
4. In the payment list, click or tap the bill payment for more information.
5. As with other search boxes throughout the App, you can tap on the microphone icon and use speech to text to enter your search query (3 below).



Canceling a bill payment

You can use the Bill Pay page to cancel a pending bill payment that you created.

To cancel a bill payment:

1. In the Menu, click or tap Transactions > Bill Payment. The Bill Pay page appears.

2. The Search Payees area lists all of the pending and processed bill payments. Click or tap Pending to view the pending bill payments.
3. In the list of pending bill payments, click or tap the pending bill payment that you wish to cancel
4. Click or tap Cancel Payment. When the payment has been canceled successfully, a message appears.
5. Click or tap Close to close the successful message.

When using the Bill Payment feature of online banking or through the Mobile Apps, please remember that for the full capability of Bill Pay offered through Jonah Bank, we recommend that you tap or click on Advanced in the Bill Pay window, and select Visit Bill Pay Site.

CHAPTER 6: MANAGING TRANSACTIONS

This chapter contains the following:

- "Using transfers" on page 53
- "Viewing transactions on the Activity Center page" on page 57
- "Viewing E-Statements" on page 65
- "Reordering checks" on page 67
- "Creating a stop payment request" on page 67

Using transfers

You can use online banking and the mobile banking app to transfer funds between your accounts. This section includes the following:

- "Transferring funds" on page 53
- "Viewing transfers" on page 54
- "Canceling a transfer" on page 57

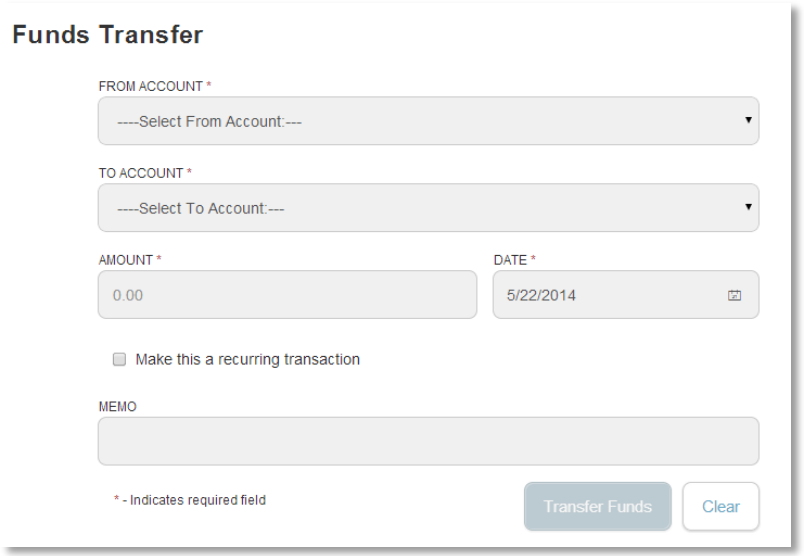
Transferring funds

You can transfer funds between accounts.

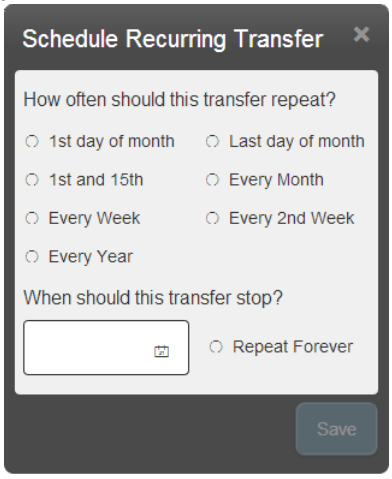
> **Note:** You can use the Add External Account option to transfer funds to or from an account at another financial institution. See "Setting up external accounts for transfers" on page 52 for more information.

To transfer funds

1. In the Menu, click or tap Transactions > Funds Transfer. The Funds Transfers page appears.



2. On the Funds Transfer page, do the following:
    a. In the From Account drop-down list, select the account ***from*** which you want to transfer funds.
    b. In the To Account drop-down list, select the account ***to*** which you want to transfer funds.
    c. In the Amount field, enter the amount to transfer.
    d. Click or tap the Date field, and then select the date that you want the transfer to occur.
3. To create a recurring transfer, do the following:
    a. Select the Make this a recurring transfer check box. The Schedule Recurring Transfer window appears.



    b. Select when the transfer should recur.
    c. Select a date from the calendar when the recurrence should stop, or click/tap Repeat Forever.
    d. Click or tap Save.
4. (Optional) Enter information about the transfer in the Memo field.
5. Click or tap Transfer Funds.
6. Click or tap Close to the Funds Transfer Successful message to set up another transfer, or click or tap View in Activity Center to review the transfer.

Viewing transfers

You can view or search for an existing pending or processed transfer on the following pages:

- Funds Transfers
- Activity Center

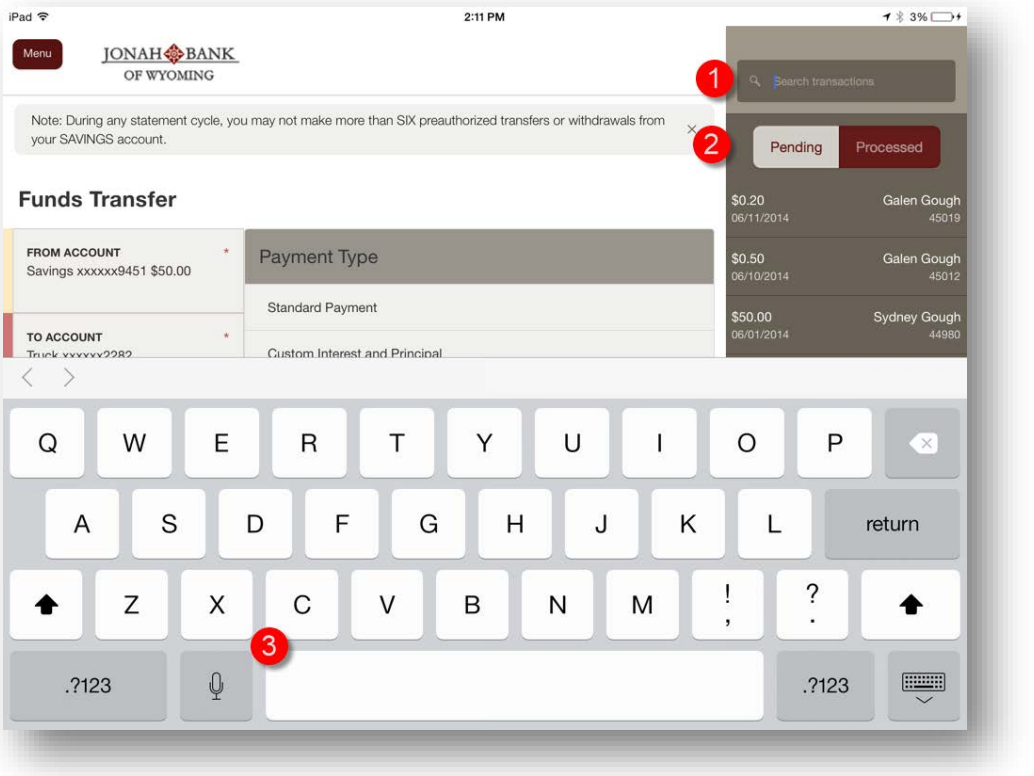
The Activity Center page may include additional details about a transfer.

To view a transfer on the Funds Transfers page:

1. In the Menu, click or tap Transactions > Funds Transfer. The Funds Transfers page appears.
2. The Search transactions area lists all of the pending and processed transfers. Do one of the following:
    - Click or tap Pending to browse the transfers that have not yet processed (2

below).

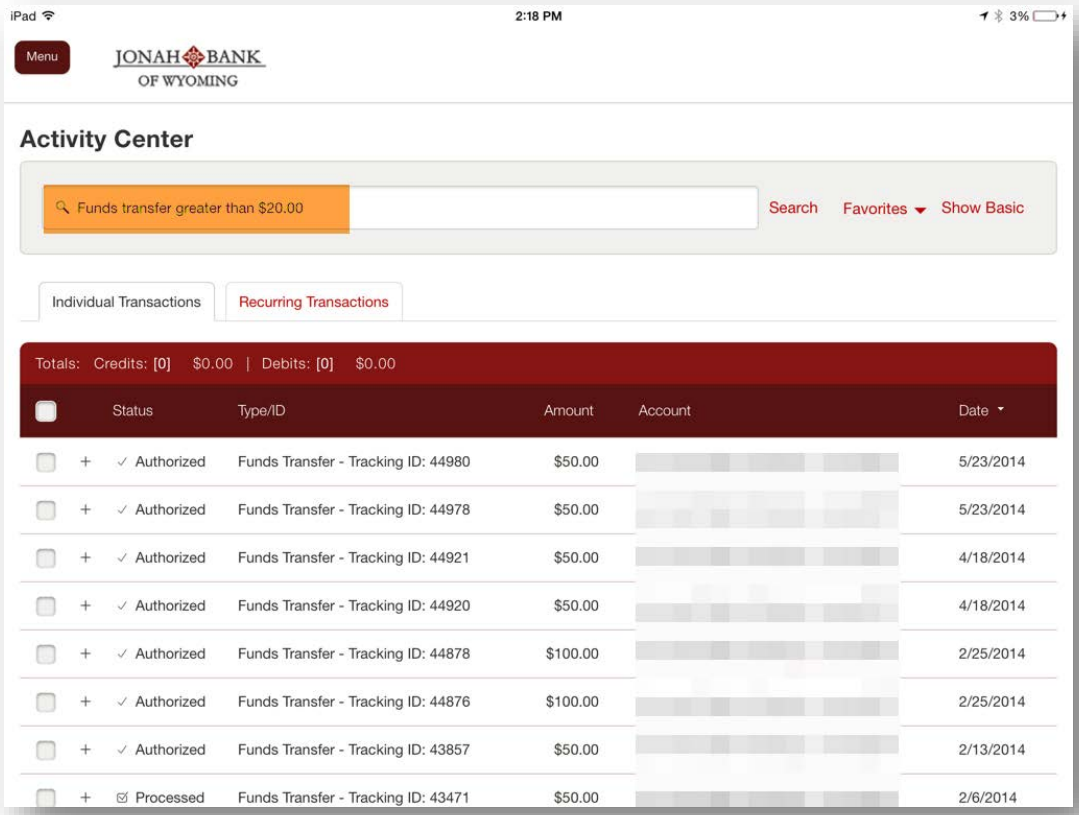
- Click or tap Processed to browse the transfers that have been processed (2 below).
- Click or tap in the Search transactions field (1 below), and enter your search text. You can search for the process date, amount, transaction ID, or the user who created the transfer. The search results appear below the search field. As with other search boxes throughout the App, you can tap on the microphone icon and use speech to text to enter your search query (3 below)



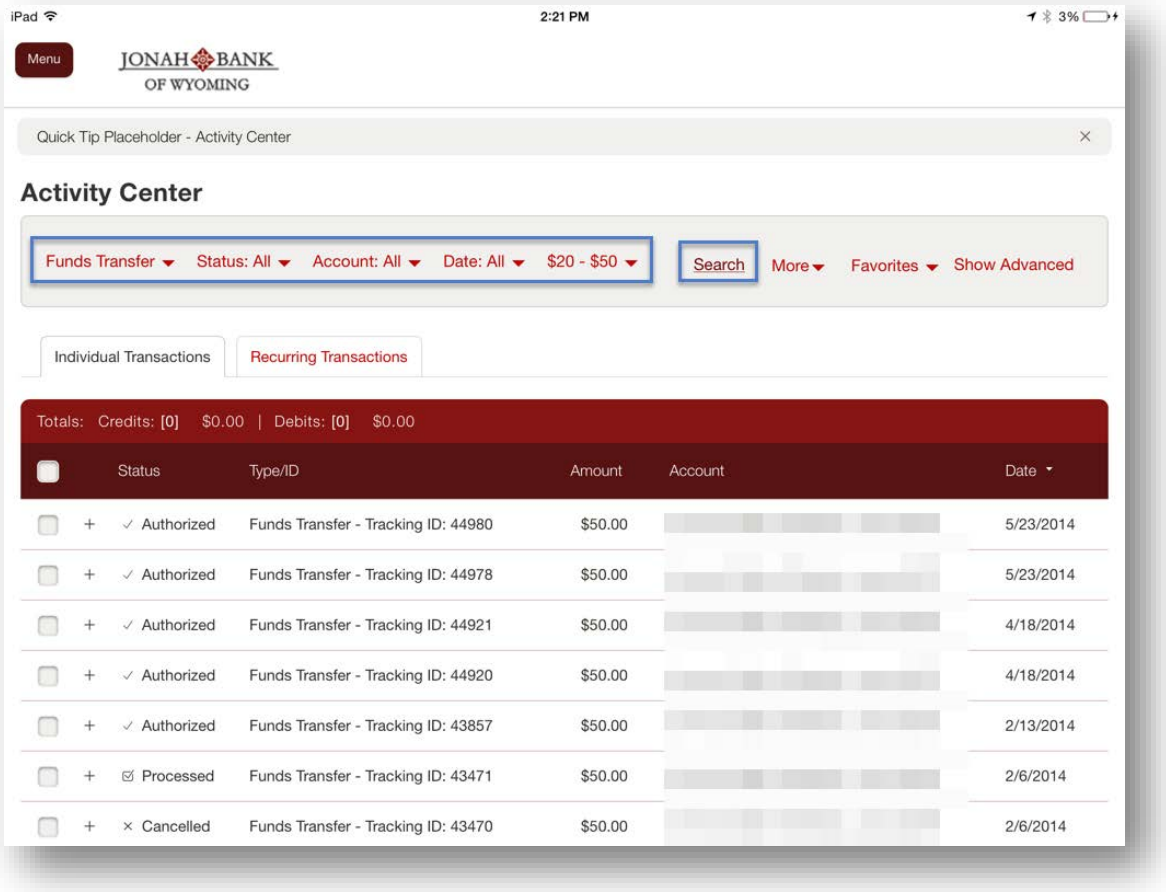
3. After you locate a transfer, click or tap it for more details.
4. (Optional) On the transfer details page, click or tap View in Activity Center. The Activity Center page appears, with the transfer selected and the Transaction details visible.

To view details of a transfer on the Activity Center page

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
   - Click or tap Individual Transactions to view a single transfer.
   - Click or tap Recurring Transactions to view a recurring series of transfers.
3. Browse to locate the transfer that you want to view.
4. Click or tap the transfer. The transfer expands to show the details.
5. To search for a funds transfer, you can tap or click in the Acitivty Center Search box, and entering your search criteria. This is a natural language search box, for example you could enter “Funds Transfer Greater than $20.00” to find all Funds Transfers for more than $20.00. Make sure to tap/click on search after entering your query string.



6. Alternatively in the Activity Center you can tap/click on Show Basic, to reveal the basic search filter options.



Canceling a transfer

You can use the Activity Center page to cancel a transfer. You can cancel a transfer if the status is **Drafted or Pending**.

To cancel a transfer

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Click or tap the transfer that you want to cancel. The Transaction details appear.
3. In the Transaction details, click or tap Cancel to cancel the transfer. You are prompted to confirm that you want to cancel the transfer.
4. Click or tap Confirm to cancel the transfer.

Viewing transactions on the Activity Center page

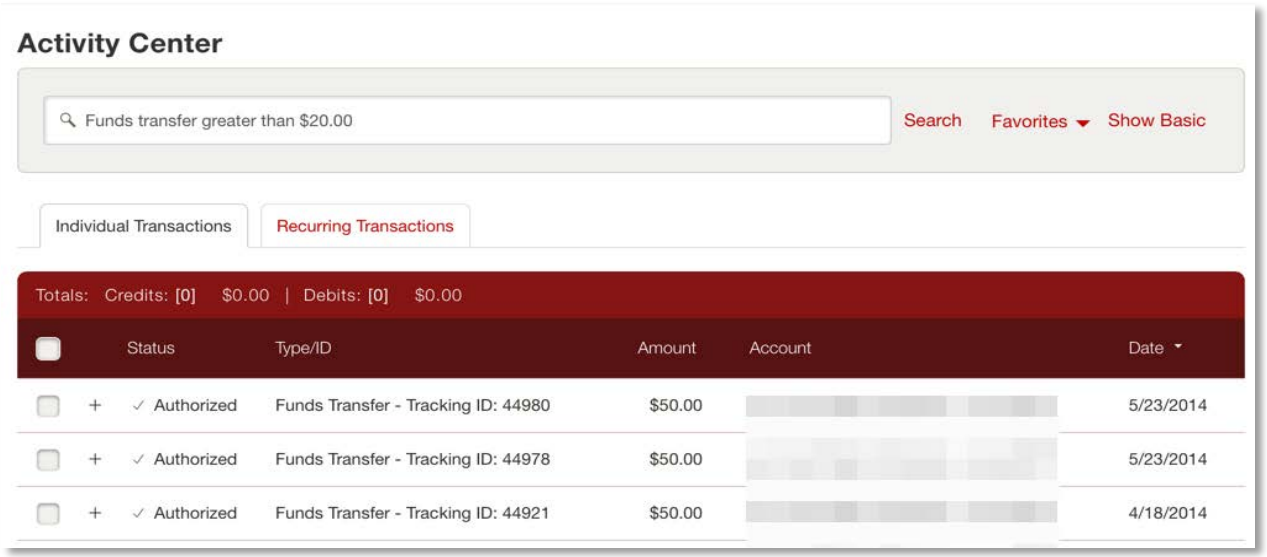
The Account Details page and the Activity Center page both include transactions. A specific transaction can appear on either page or both pages, depending on the transaction status and how you created it. You can view transactions and transaction details on the following pages:

Viewing transactions

Page	Includes
Account Details	All posted and pending transactions in an account, including: • Checks • Deposits • Transactions at branches • Transactions at ATMs • Bill payments • Transfers
Activity Center	Transactions that you create in online banking and the mobile banking app, including: • Recurring transactions • Transfers • Send a check • Wire transfers • Stop payment requests • Address change requests • Check reorders • ACH Payments • ACH Receipts • ACH Batches • ACH Collections

The following illustrates the appearance of the Activity Center page.

Activity Center page example



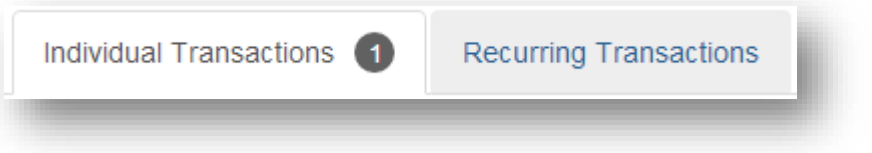
> Tip: You can also view transaction details on the page where you create the transaction.

On the Activity Center page, all scheduled recurring transactions appear on the Recurring Transactions tab. You can use the Recurring Transactions tab to view or cancel the recurring series.

The Individual Transactions tab includes transactions that do not recur and any recurring transaction due in the next 7 calendar days. **You can use the Individual Transactions tab to view or cancel a specific transaction in a recurring series**.

When you have pending approvals waiting, the number of pending approvals appears on the tabs.

Activity Center page tabs with number of pending approvals



This section includes the following:

- "Sorting transactions" on page 59
- "Searching for a transaction" on page 60
- "Viewing transaction details" on page 63
- "Canceling pending transactions" on page 64
- "Approving transactions" on page 64
- "Copying a transaction" on page 64
- "Sending a message about a transaction" on page 65

Sorting transactions

On the Activity Center page, the column headings indicate the sort order. The column used to sort includes a triangle icon. The direction of the triangle icon indicates ascending or descending sort order.

Pending transactions are always grouped together at the top of the sort order.

To sort transactions:

- On the Activity Center page, click or tap one of the following column headings to change the sort order:
  - Status
  - Type/ID
  - Amount
  - Account
  - Date

Tip: Click the column again to change the sort order between ascending and descending.

Searching for a transaction

On the Activity Center page, you can search for a transaction in the following ways:

- Search
- Basic search on specific fields

When you search using the search box, you enter information about the item that you want to find. Some examples of things that you can search for include:

- "Transactions greater than $500"
- "All Pending transactions"
- "All transactions in the last week"

Don't forget to use the microphone on your device to use speech to text functionality!

When you perform a basic search, you can search any of the following fields:

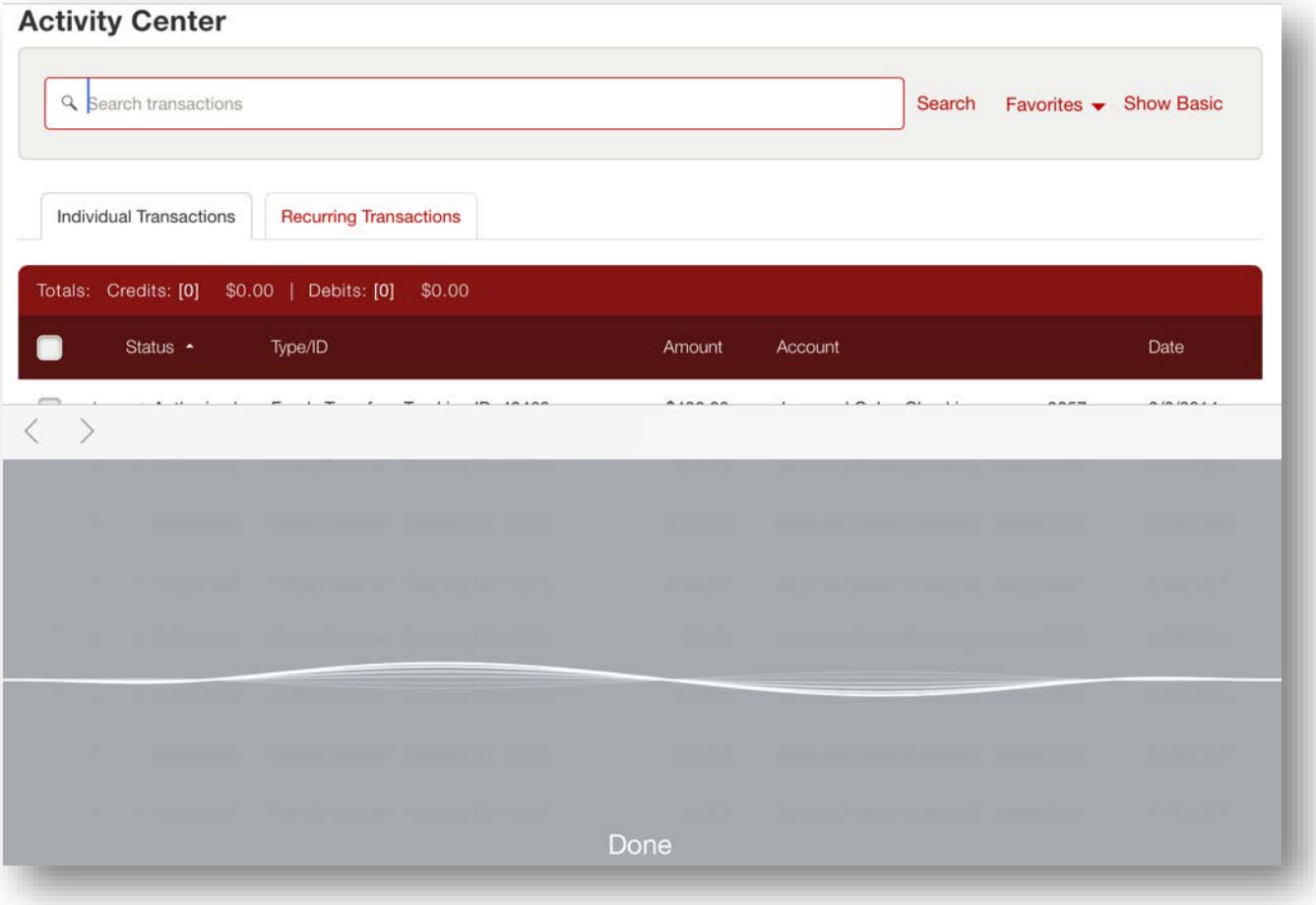
Basic search fields

Field	Notes
Type	The transaction type.
Status	The status of the transaction.
Account	The account to search.
Date	The creation date for the transaction. You specify a range of dates to search.
User	The Login ID of the user who created the transaction.
Amount	The amount of the transaction. You specify a range of amounts to include in the search.
Transaction ID	The internal tracking number that uniquely identifies the transaction.
Recurring Instance	The transaction recurrence.

To search for a transaction using the search Box:

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Click or tap the Search transactions field (use the microphone button your device to

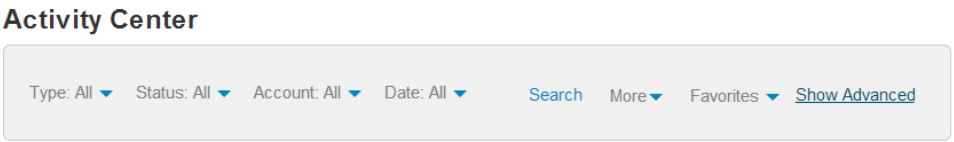
use text to speech as shown below).



3. In the Search transactions field, enter your search text.
4. Click or tap Search. The results list includes all matching payments and transfers.

To search with Basic search

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Click or tap Show Basic. The Basic search options appear.



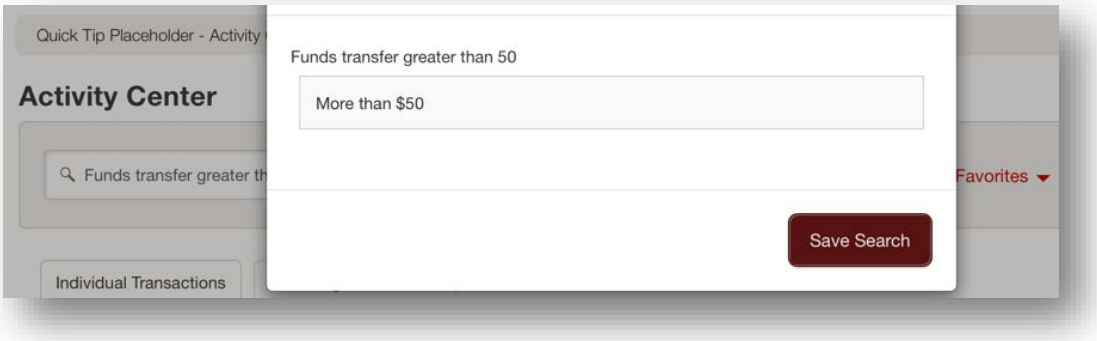
3. On the Basic Search pane, use the drop-down lists to specify the values to include in the search.

Tip: The most common search fields appear in the Basic Search pane. Click or tap the More drop-down list then select the check box to add an additional search field.

4. Click or tap Search.
5. In the search results, click or tap on a transaction for additional details. The results of a Basic search include transactions that match **all** of the search conditions.

To save a favorite search:

1. Create a search.
2. On the Activity Center page, click or tap the **Favorites** drop-down list.
3. Click or tap **Save As** New.
4. In the Save Search window, enter a name for the favorite and click or tap Save Search.



5. In the success message, click or tap Close.

To repeat a favorite search

On the Activity Center page, click or tap Favorites and click or tap the favorite search that you want to use. The search results appear.

Viewing transaction details

On the Activity Center page, the details that appear may vary, depending on the type of transaction, however the results will always include:

Transaction details on the Activity Center page

Name	Description
Tracking ID	A unique internal number that identifies the transaction
Created	The date that the transaction was created
Created by	The Login ID of the user who created the transaction
Will process on	The date that the transaction will be processed
Amount	The amount of the transaction
Description	A short description of the transaction

The details can also include other information specific to the transaction type.

To view transaction details:

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
   - Click or tap Individual Transactions to view a single transaction.
   - Click or tap Recurring Transactions to view a recurring transaction series.
3. Browse to locate the transaction that you want to view.
4. Click or tap the transaction. The transaction expands to show the details.

Tip: Click or tap the transaction again to hide the details.

To view the individual transactions in a series

1. On the **Recurring Transactions** tab, in the details of a recurring series, click or tap Show Associated Transactions. The Individual Transactions tab appears with all of the transactions in the series.
2. (Optional) Do one of the following:
   - View the details of any specific transaction in the series.
   - Click or tap Recurring Transactions to view the details of the entire series.

Canceling pending transactions

Use the Activity Center page to cancel a pending transaction.

If you cancel a transaction on the Recurring Transactions tab, you cancel all future recurrence of the transaction. If you cancel a single transaction in a recurring series on the Individual Transactions tab, you cancel the single occurrence, not the entire series.

To cancel one or more pending transactions:

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Browse or search for the transactions that you want to cancel.
3. On the Activity Center page, do one of the following:
   - To cancel a single transaction, click or tap the item that you want to cancel. When the details appear, click or tap Cancel.
   - To cancel multiple transactions, click or tap the **check box** for each item that you want to cancel and then click or tap **Cancel**.
4. When prompted, click or tap Confirm to verify the cancellation. The status of the items will change to Cancelled on the Activity Center page.

Approving transactions

You can use the Activity Center page to approve a pending transaction.

To approve one or more transactions:

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Browse or search for the transactions that you want to approve.
3. On the Activity Center page, do one of the following:
   - To approve a single transaction, click or tap the item that you want to approve. When the details appear, click or tap Approve.
   - To approve multiple transactions, click or tap the **check box** for each item that you want to approve. On the Activity Center page, click or tap Approve.
4. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
5. When prompted, click or tap **Approve** to verify the approval. The status of the items will change to Authorized on the Activity Center page.

Copying a transaction

You can use the Activity Center page to make a copy of an existing transaction. When you copy a transaction, a new transaction of the same type appears, with the fields already completed.

To copy a transaction:

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Browse or search for the transaction that you want to copy.
3. Click or tap the transaction.

4. Click or tap **Copy**. A new transaction of the same type appears.
5. Make any needed changes to the transaction. The procedure that you use to make the changes varies, depending on the type of transaction.
6. When you are satisfied with your changes**, submit** the new transaction.

Sending a message about a transaction

You can use the Activity Center page to send a message about a transaction.

To send a message about a transaction:

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Browse or search for the transaction that you want to send a message about.
3. Click or tap the item.
4. When the details appear, click or tap Inquire.
5. Click or tap the message recipient. The message automatically includes information to identify the transaction. You do not need to add transaction details to the message.
6. Click or tap in the Message field and enter your message.
7. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click Open.
8. Click or tap Send.

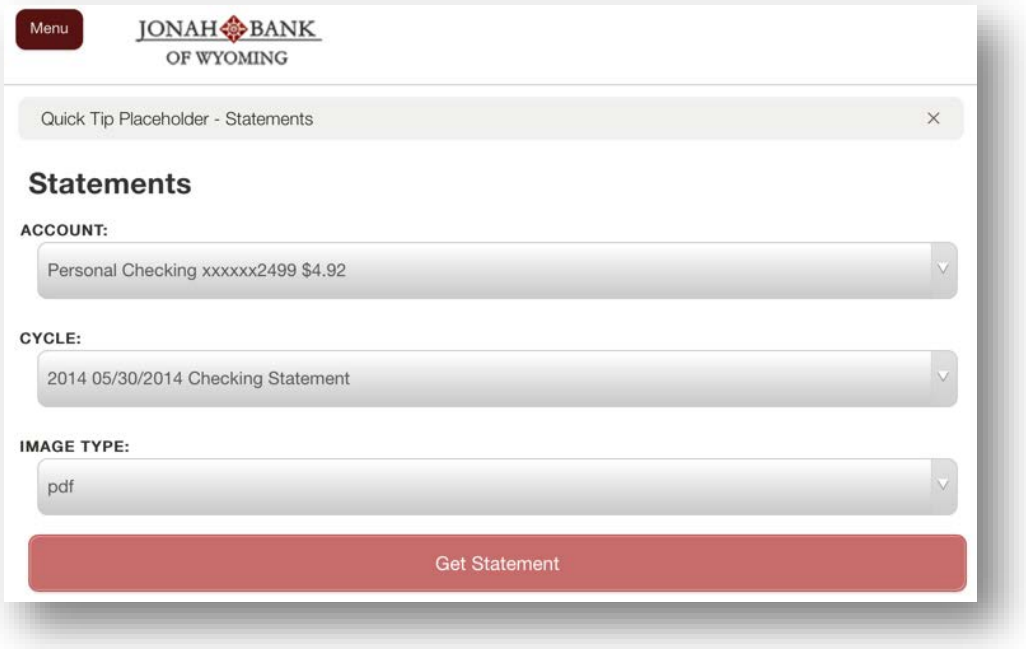
Viewing E-Statements

Depending on your account configuration, you may be able to view eStatements, electronic versions of your account statements. The procedure to view an E-Statement may vary.

Note: In online banking, the Statements page may open in a new browser tab or window. You should disable any pop-up blockers for the online banking site.

To view E-Statements:

1. In the Menu, click or tap Transactions > Statements. The Statements page appears.



2. Do the following to select the statement to view:
   a. In the Accounts drop-down list, select the account.
   b. The Cycle drop-down list, select the cycle.
   c. In the Image Type drop-down list, select the file format.
   d. Click or tap Get Statement.

Note: Depending on the settings on your device, you may be able to save or print the E-Statements.

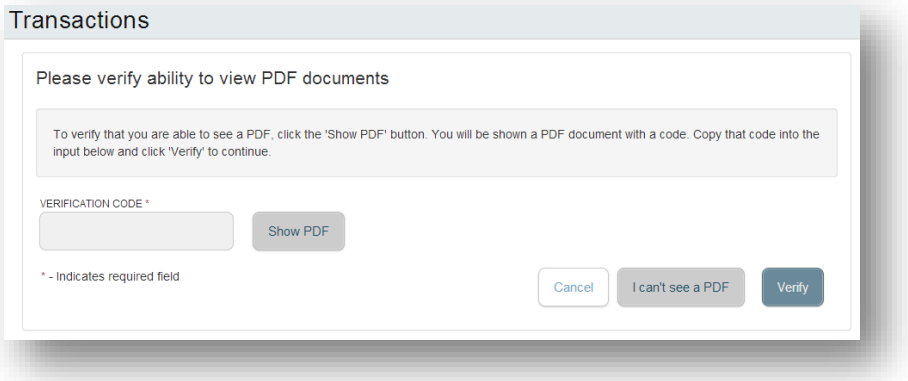
Verifying your ability to view a PDF

You may need to verify that you can view PDF files the first time that you view an eStatement.

If you are not able to view PDF documents, Adobe Acrobat is available for most operating systems. You can download and install Acrobat or a similar program to view PDF documents. Adobe Acrobat is available from: http://get.adobe.com/reader/

To verify that you can view a PDF:

1. In the Menu, click or tap Transactions > Statements. The Please verify ability to view PDF documents page appears.


Transactions
Please verify ability to view PDF documents
To verify that you are able to see a PDF, click the 'Show PDF' button. You will be shown a PDF document with a code. Copy that code into the input below and click 'Verify' to continue.
VERIFICATION CODE *
Show PDF
* - Indicates required field
Cancel
I can't see a PDF
Verify

2. Click or tap Show PDF. If your browser or device configuration permits it, a new page appears displaying the PDF.
3. Do one of the following:
   - If the PDF appears, enter the verification code from the PDF in the Verification Code field, and click or tap Verify. The Statements page appears.
   - If the PDF does not appear, click or tap I can't see a PDF and an error message appears. Click or tap OK to return to the Home page. If you cannot view the PDF, verify that you have the appropriate software installed.

Reordering checks

You can use the Check Reorder page to repeat your most recent check order. You can only submit a reorder request for one account at a time.

To make changes to the style, layout, delivery method, or the check information, contact us.

The procedure to reorder checks may vary.

To reorder checks:

1. In the Menu, click or tap Transactions > Check Reorder. The Check Reorder page appears.
2. Do the following:
   a. Click or tap the account to include in the reorder request.
   b. On the Check Number tab, click or tap the starting Check Number, and click or tap Save.
   c. On the Number of Boxes tab, click or tap the number of boxes to order, and click or tap Save.
   d. Click or tap Send Request.
3. Click or tap Close on the success message.

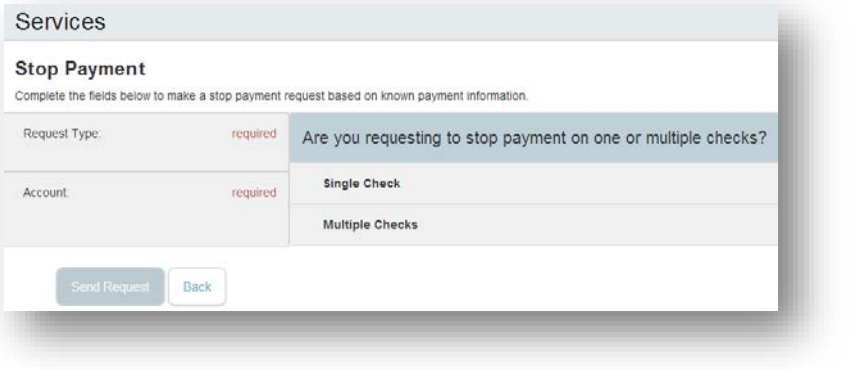
Creating a stop payment request

You can request a stop payment on one or more checks. A stop payment request does not

guarantee that the check or checks will be stopped. The item may have already been processed and posted to your account.

To create a stop payment request:

1. In the Menu, click or tap Services > Stop Payment. The Stop Payment page appears.



2. On the Request Type tab, click or tap one of the following:
   - Single Check
   - Multiple Checks
3. On the Account tab, click or tap the appropriate account.
4. Enter all of the check information that you have for the stop payment:
   - If you selected Single Check:
     - Check Number
     - (Optional) Payee
     - (Optional) Amount
     - (Optional) Date
   - If you selected Multiple Checks:
     - Starting Check Number
     - Ending Check Number
     - (Optional) Start Date
     - (Optional) End Date
5. (Optional) On the Note tab, add a note to accompany the request, and click or tap Set.
6. Click or tap Send Request.
7. Do one of the following:
   - Click or tap Close to return to the Stop Payment page.
   - Click or tap View in Activity Center.

CHAPTER 7: MANAGING MESSAGES AND ALERTS

This chapter contains the following:

- "Managing secure messages" on page 69
- "Managing alerts" on page 74

Managing secure messages

Secure messages provide a secure way to communicate with us and are not used to communicate with any outside party. These secure messages appear in both online banking and the mobile banking apps.

This section includes the following:

- "Creating a secure message" on page 69
- "Reading a secure message" on page 71
- "Replying to a secure message" on page 72
- "Deleting secure message threads" on page 73

Creating a secure message

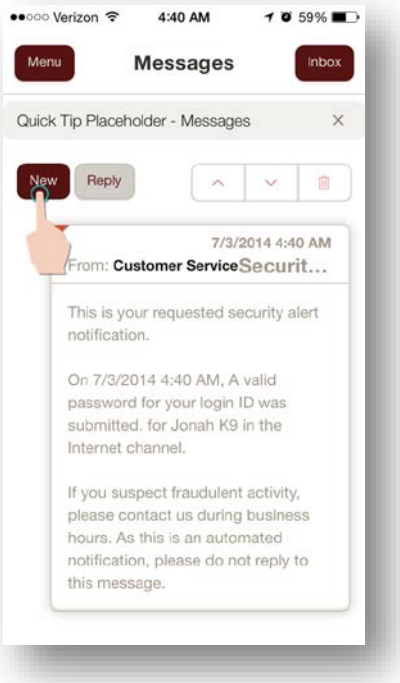
You can create a secure message in online banking or the mobile banking apps.

In online banking, you can also attach a file to a message. The file can be any of the following formats:

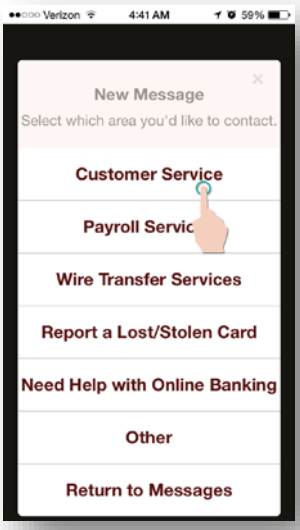
• ach	• doc	• docx	• gif
• jpeg	• jpg	• log	• pdf
• png	• ppt	• rtf	• text
• txt	• wpd	• xls	• xlsx
• zip			

To create a secure message:

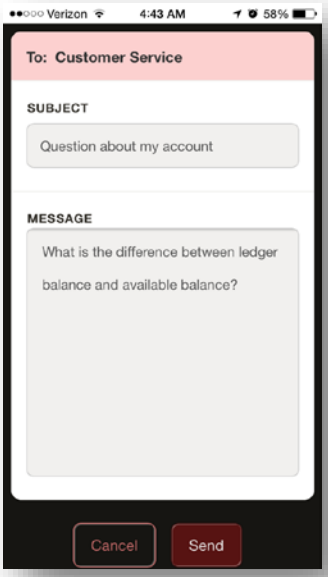
1. In the Menu, click or tap Messages. The Messages page appears.
2. Click or tap New. The New Message window appears. (on a smartphone you first have to tap on Inbox)


Verizon
4:40 AM
59%
Menu
Messages
Inbox
Quick Tip Placeholder - Messages
New
Reply
7/3/2014 4:40 AM
From: Customer ServiceSecurit...
This is your requested security alert notification.
On 7/3/2014 4:40 AM, A valid password for your login ID was submitted. for Jonah K9 in the Internet channel.
If you suspect fraudulent activity, please contact us during business hours. As this is an automated notification, please do not reply to this message.

3. Click or tap the message recipient. The message window appears.



4. In the Subject field, enter a subject.
5. In the Message field, enter the message.

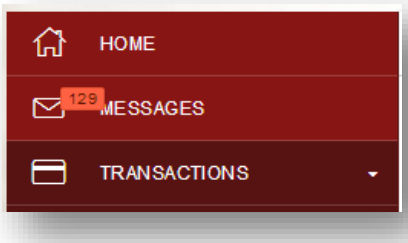


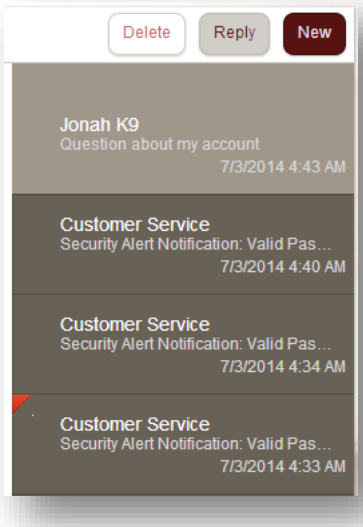
6. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click Open.
7. When your message is complete, click or tap Send. Your new message appears on the Messages page.

Reading a secure message

When you have unread messages, the number of unread messages appears on the Messages item in the Menu. In the Inbox, unread messages include a red triangle in the top left corner. A message and all replies are grouped in a conversation.

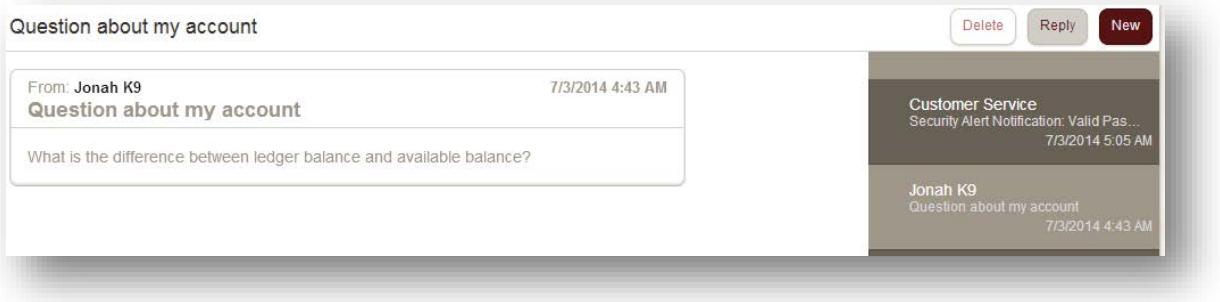
Unread message notification *Unread Message indicator triangle*





To read a secure message:

1. In the Menu, click or tap Messages. The Messages page appears.



2. Do one of the following:
   - In online banking, click or tap the message that you want to read.
   - For tablets and smartphones, click or tap Inbox, and click or tap the message that you want to read.

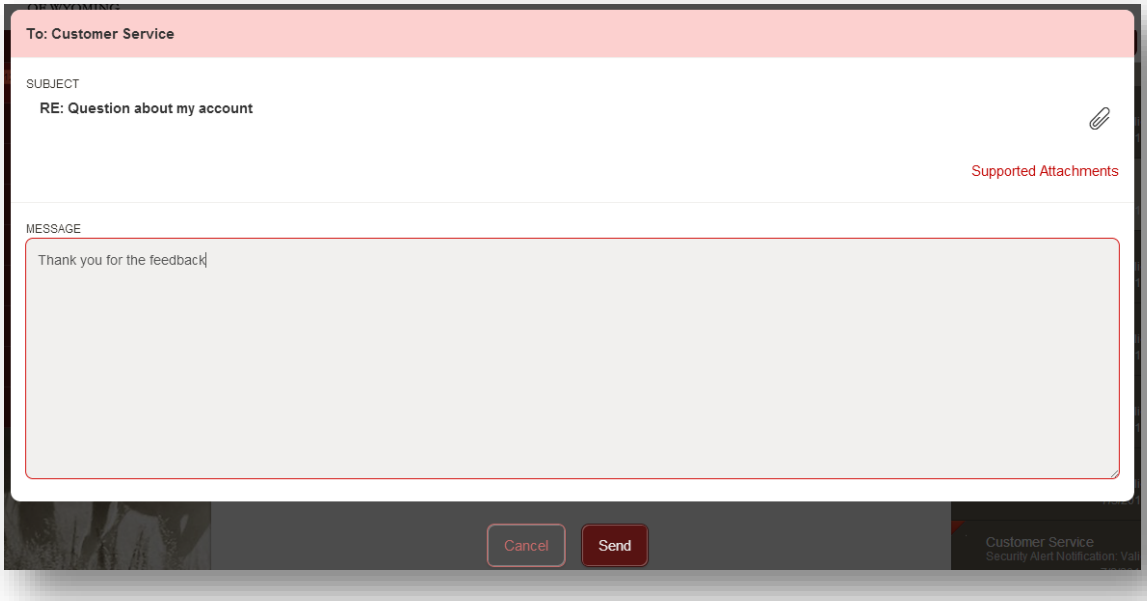
   The original message and all related replies appear.

Replying to a secure message

You can reply to a secure message in online banking or the mobile banking app.

To reply to a secure message

1. After you read a secure message, click or tap Reply. The Reply window appears.



2. In the Message field, enter the message.
3. (Optional) In online banking, click the attach file icon (📎). In the Open dialog box, select a file to attach to the message, and click Open.
4. When your reply is complete, click or tap Send.

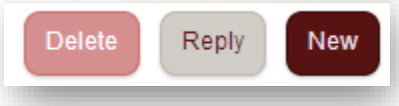
Deleting secure message threads

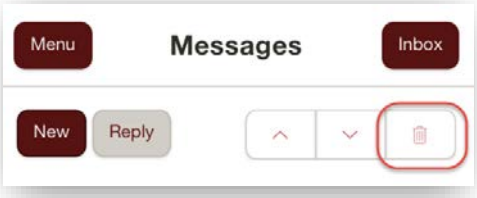
After you have read the secure messages in a message thread, you can delete the thread and all messages in it. You can delete a single thread, multiple threads, or all threads. Message threads stay in the Inbox until you delete them.

> **Caution:** When you delete a thread, the system permanently deletes it. Make sure that you do not need the information in the message before you delete it.

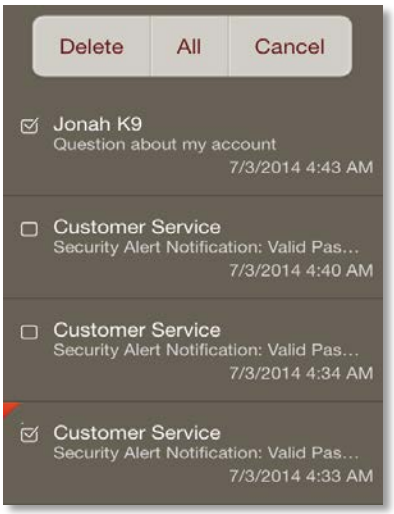
To delete secure message threads:

1. In the Menu, click or tap Messages. The Messages page appears.
2. Do one of the following:
   - In online banking click or tap Delete.
   - On tablets and smartphones click or tap Inbox, and click or tap Delete.





The Delete Message pane appears.



3. On the Delete Message pane, do one of the following:
    - Click or tap the check boxes for the message threads that you want to delete.
    - Click or tap All to select all message threads.
4. Click or tap Delete.
5. When prompted, click or tap Delete to verify the deletion. The Inbox reappears without the deleted messages.

Managing alerts

Alerts remind you of important events, warn you about the status of your accounts, and notify you when transactions occur. When you create an alert, you specify the conditions that trigger the alert as well as the way that you receive the alert. These conditions vary depending on the alert type. Alert types include:

- Date
- Account
- History
- Insufficient Funds
- Transactions
- Security

You can choose to receive Alerts in any of these ways:

- Secure Message
- Email
- Telephone call
- Text (SMS) message

You do not need to be logged in for us to send the alert. Secure Message and email alerts are sent immediately when they are generated. You specify the time to send alerts in a telephone call or a text message.

This section includes the following:

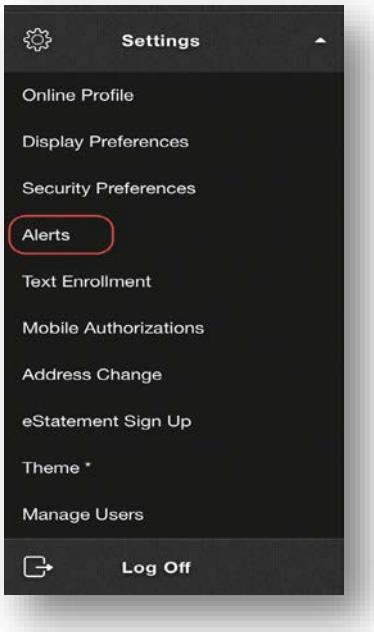
- "Creating an alert" on page 74
- "Editing alerts" on page 77
- "Enabling and disabling alerts" on page 77
- "Deleting an alert" on page 77
- "Configuring security alerts" on page 78

Creating an alert

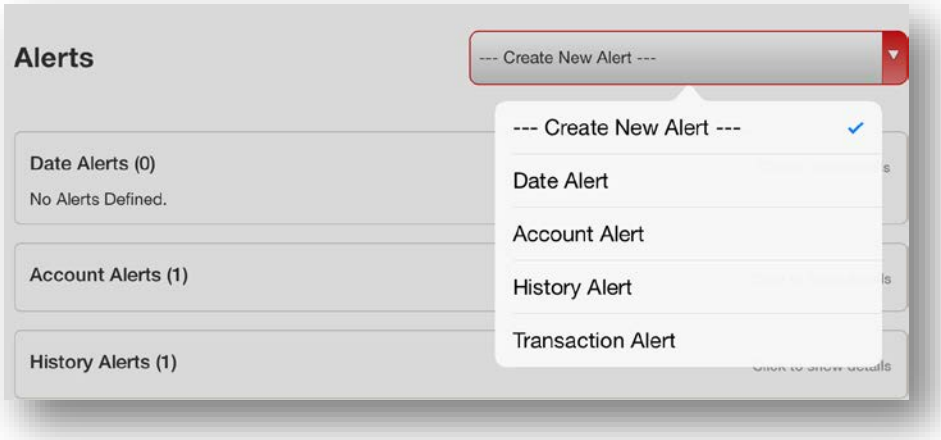
When you create an alert, it takes effect immediately and stays in effect until you disable or delete it.

To create an alert:

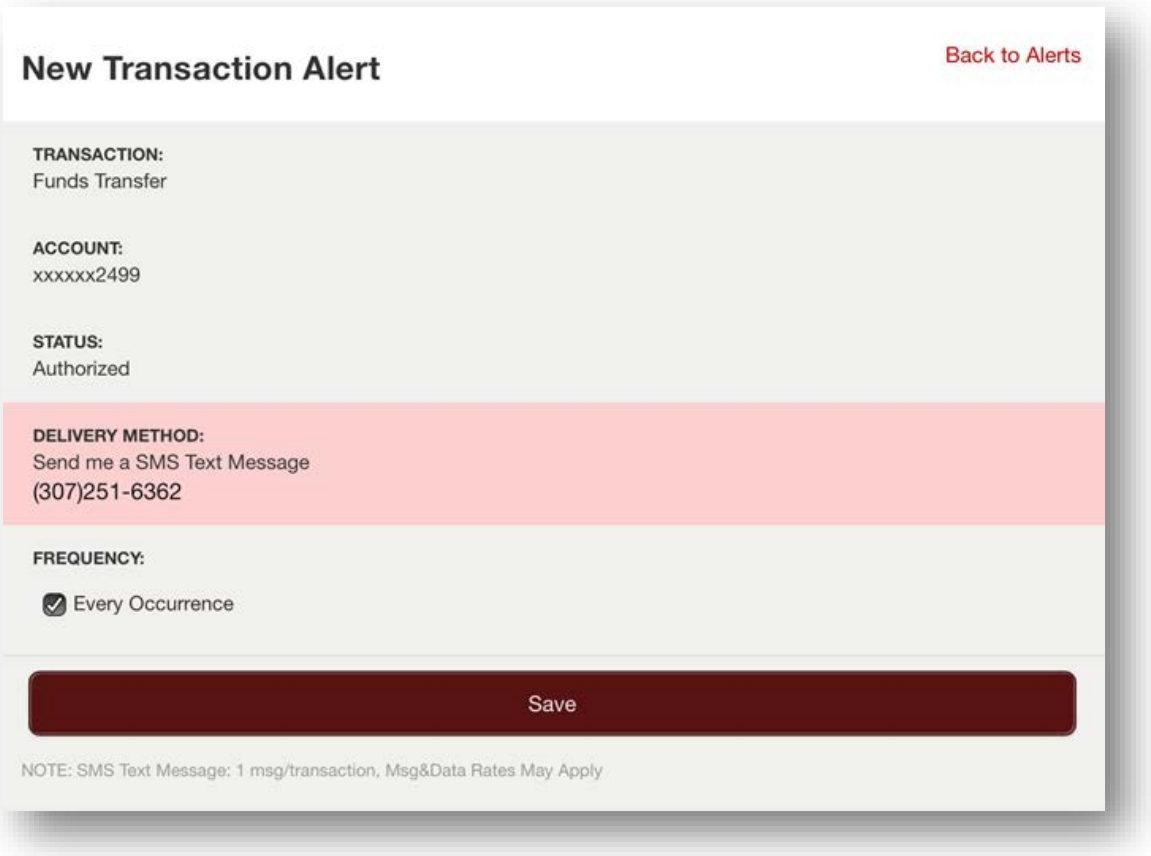
1. In the Menu, click or tap Settings > Alerts. The Alerts page appears.



2. In the Create New Alert drop-down list, click or tap the alert type that you want to create. The New Alert page appears.



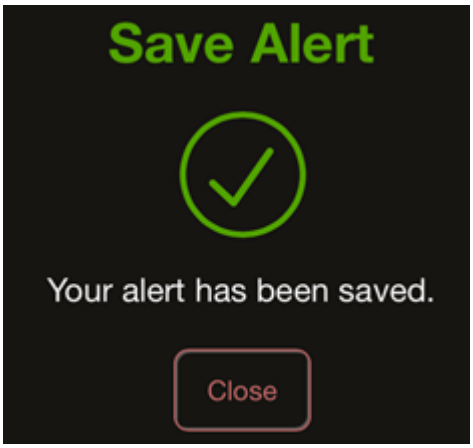
3. Select the conditions that trigger the alert.



4. Select one of the following from the Select a delivery method drop-down list:
   - Select Secure Message Only to send the alert as a Secure Message. The alert is sent immediately when it is generated. You must be logged in to read the alert.
   - Select Email to send the alert as an email. Enter the email address where you want to send the alert. The alert is sent immediately when it is generated.
   - Select Voice to send the alert as a telephone call. Select the country from the Select Phone Country drop-down list, enter the phone number to call, and specify the time to call.
   - Select SMS to send the alert as a text (SMS) message. Select the SMS country, and enter the number and the time to send the message, and select the Agree to Terms check box.
5. Select the Every Occurrence check box to repeat the alert every time that the trigger occurs.

> Note: When you select Every Occurrence, a Transaction alert is sent every time the conditions match. Account, History, and Insufficient funds alerts are sent once per day.

6. Click or tap Save.
7. In the success message, click or tap Close. The new alert appears on the Alerts page.



Editing alerts

You can use the Alerts page to edit an existing alert. Any changes take effect immediately.

To edit an existing alert:

1. In the Menu, click or tap Settings > Alerts. The Alerts page appears.
2. Click or tap the type of alert that you want to edit.
3. Click or tap the existing alert that you want to edit. The Edit Alert page appears.
4. Make any needed changes to the alert settings, and click or tap Save.
5. Click or tap Close on the Save Alert message.

Enabling and disabling alerts

You can use the Alerts page to temporarily disable an existing alert and later enable it again.

To disable or enable an existing alert:

1. In the Menu, click or tap Settings > Alerts. The Alerts page appears.
2. Click or tap the type of alert that you want to disable or enable.
3. On the Alerts page, locate the existing alert, then do one of the following in the Enabled column:
    - Click or tap Off to disable the alert.
    - Click or tap On to enable the alert.

Deleting an alert

You can use the Alerts page to delete an alert that you no longer need. Deleting an alert removes it immediately and permanently.

To delete an alert:

1. In the Menu, click or tap Settings > Alerts. The Alerts page appears.
2. Click or tap the type of alert that you want to delete.
3. Click or tap the existing alert that you want to delete. The Edit Alert page appears.
4. Click or tap Delete.
5. When prompted, click or tap Confirm to delete the alert.
6. When the delete is complete, a message appears. Click or tap Close.

Configuring security alerts

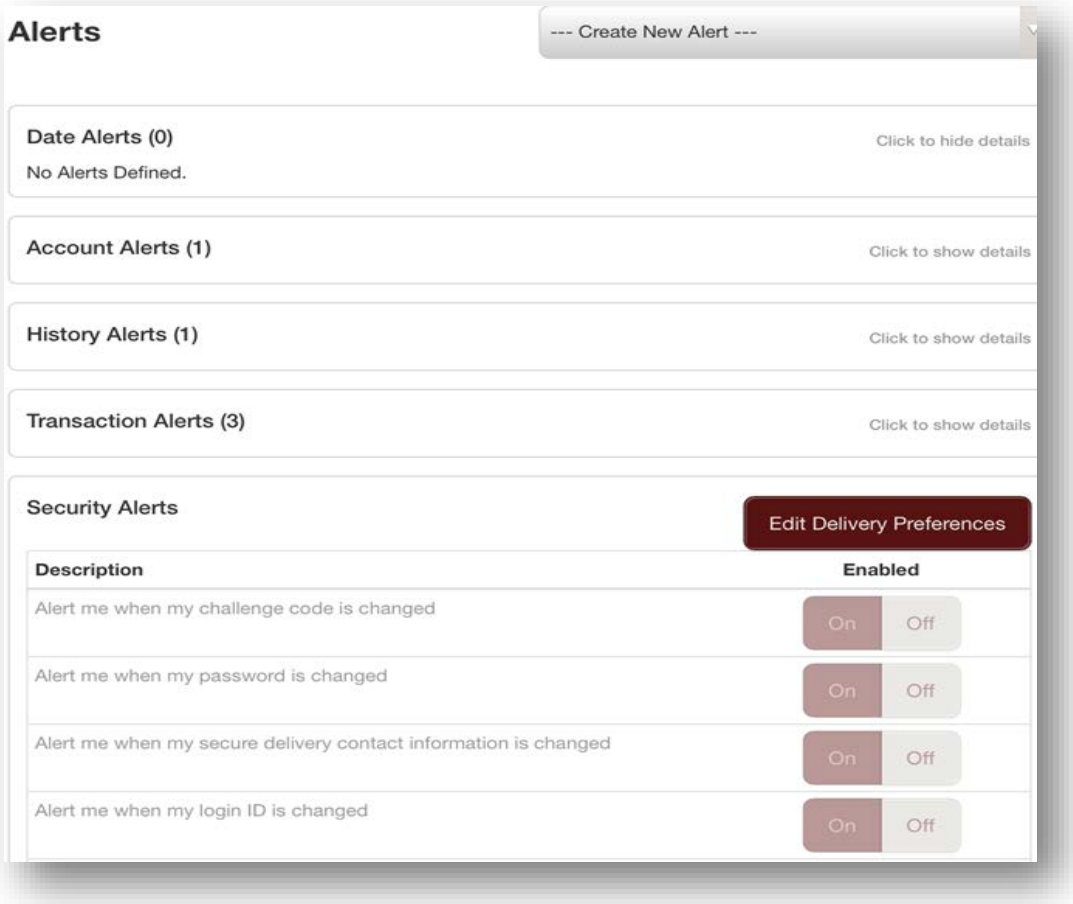
Security alerts inform you immediately when a security-related event occurs. Some security alerts are required. In the list of security alerts, required alerts are dimmed. You can enable or disable optional security alerts. The available security alert types vary, depending on your account type.

When an enabled alert is triggered, we send a security alert message. Security alerts are always sent as secure messages. You can add additional delivery methods. When a security alert is triggered, the alert is sent to all of the configured delivery methods at once.

You should not rely on email alerts alone, since email can be delayed or interrupted. Always use a second delivery method along with email for greater security.

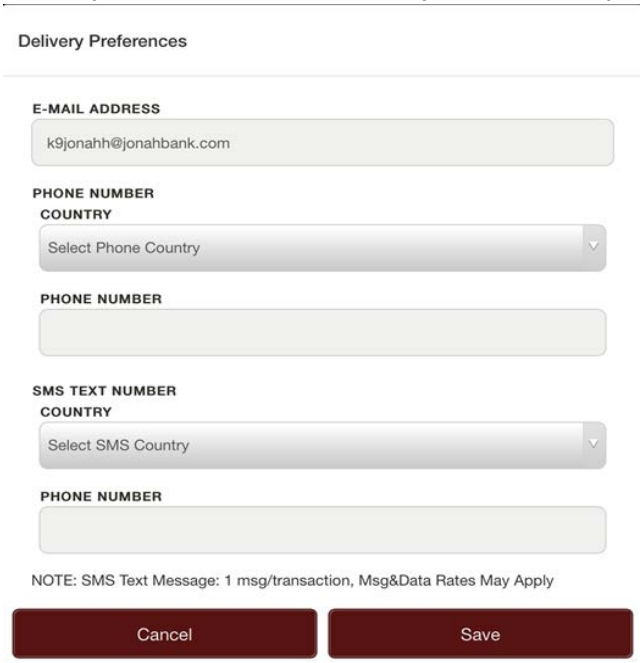
To enable or disable optional security alerts:

1. In the Menu, click or tap Settings > Alerts. The Alerts page appears.
2. Click or tap Security Alerts. The list of available alerts appears.
3. Do one of the following:
   - To enable an alert, click or tap On.
   - To disable an alert, click or tap Off.
4. On the Save Alert page, click or tap Close.



To edit security alert delivery preferences:

1. In the Menu, click or tap Settings > Alerts. The Alerts page appears.
2. Click or tap Security Alerts.
3. Click or tap Edit Delivery Preferences. The Delivery Preferences page appears.



4. Do the following:
    a. In the E-Mail Address field, enter the email address to receive security alerts.
    b. In the Phone Number area, select the destination from the Country drop-down list and enter the phone number and extension to call in the Area Code, Phone Number, and Ext. fields.
    c. In the SMS Text Number area, select the destination country from the Country drop-down list, and enter the phone number to send the message to in the Area Code and Phone Number fields.
5. On the Delivery Preferences page, click or tap Save. A success message appears. Tap close, to close this notification.

CHAPTER 8: COMMERCIAL FEATURES

This chapter contains the following:

- "Payment and template overview" on page 80
- "User management overview" on page 80
- "Payment recipients overview" on page 90
- "Subsidiaries overview" on page 93
- "Payment processing times" on page 95

Payment and template overview

Your business pays and collects funds every day. You can use Commercial payments and templates in online banking and the mobile banking app to create one-time payments and to create templates to automate routine payments.

In online banking and the mobile banking app, a payment is a transaction that you create to pay or collect funds.

A template is a defined set of instructions that you can use for repeated payments or collections. Templates make it easy for you to set up and use repetitive payments, including the following:

- Payments to vendors and suppliers
- Collections from customers

Templates help you to do the following:

- Save time
- Reduce error rates
- Increase productivity
- Delegate tasks
- Control regular payments

You can create a template and assign it to another user. User management allows you to control how that user can access, use, and change the template. Depending on the user's rights, that user can do some or all of the following:

- Create a payment from the template and change only the date, amount, and description
- Create a payment from the template and change any field
- Edit the template and save the changes for all users

User management overview

Every user has an individual set of user rights, including:

- Rights to create payments and templates of specific transaction types
- Limits on the transactions the user can approve
- Rights to access specific accounts
- Rights to features in online banking and the mobile banking app

These rights control what each user can do in online banking and the mobile banking app. You plan these rights to give users the permissions that they need to perform their jobs, but only those permissions.

The user rights that you create for your business are driven by your needs. The following table includes example user rights definitions:

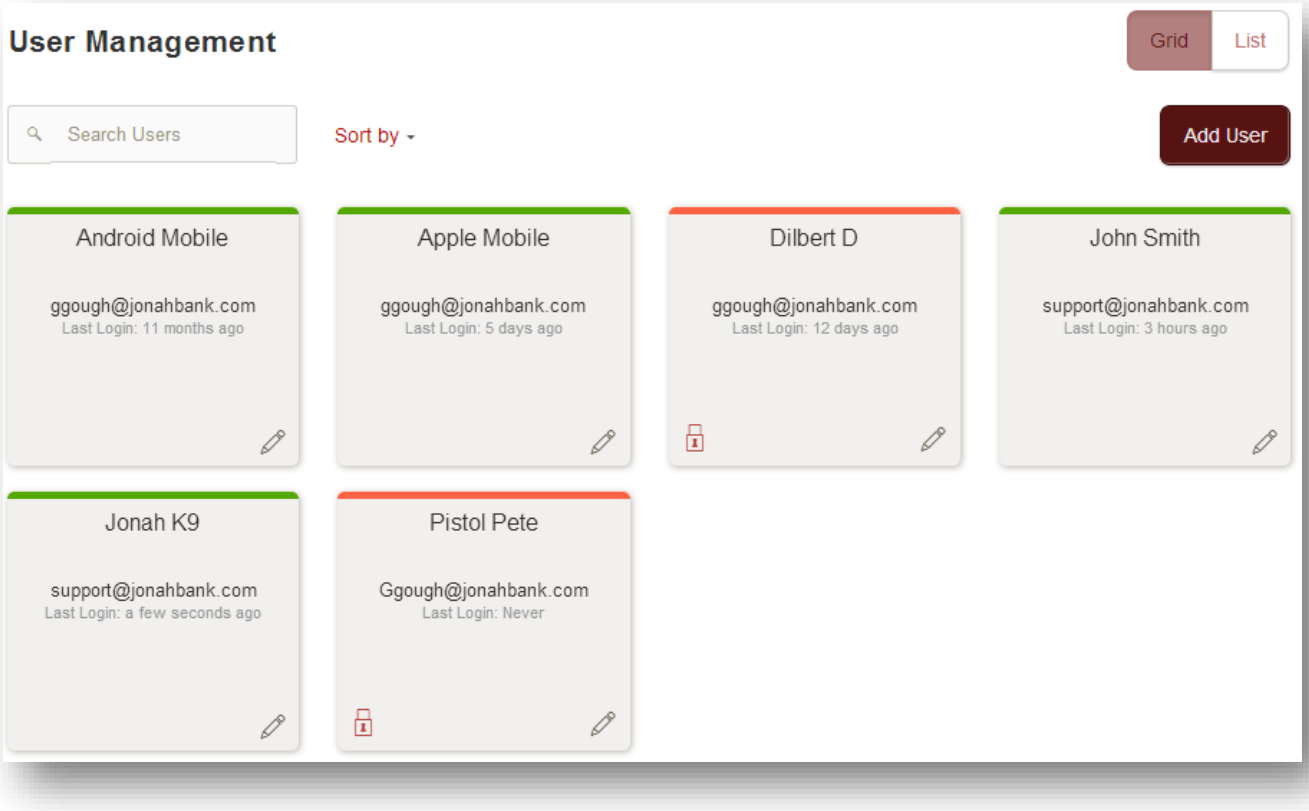
User rights examples

Business structure	Owners	Employees	Transaction and feature rights for individuals
Sole proprietorship	1	5	Owner: Draft and approve vendor payments and invoices. Manage users. Backup: Draft restricted for vendor payments and invoices
Partnership	2	20	Owner 1: Draft vendor payments and invoices. Manage users. Owner 2: Approve vendor payments and invoices. Manage users. Office manager: Draft restricted for vendor payments and invoices.
Small or medium business	Multiple	200+	Directors: Manage templates. Approve payments. Manage users. Payables manager: Draft and approve vendor payments and invoices. Receivables manager: Draft and approve collections. Others: Draft restricted for vendor payments, invoices, and collections.

Large business	Shareholders	1000+	Finance EVP: Manage templates. Approve payments. Payables manager: Draft and approve vendor payments and invoices. Receivables manager: Draft and approve collections. Others: Draft restricted for vendor payments,

The User Management page lists all Commercial accounts users. You can view users as cards in a grid or as a list. The following illustrates the User Management page.

Example User Management page



The following information appears for each for user:

- Name
- Email address
- The time since the user last logged in
- Account lock status

A locked account has a red card. A green card is unlocked.

Note: Contact us to unlock a locked account.

This section includes the following:

- "How user rights control payments and templates" on page 83
- "Rights to transaction types" on page 84
- "Limits on transaction approvals" on page 87
- "Rights to access features" on page 88
- "Rights to access accounts" on page 89

How user rights control payments and templates

User rights to transaction types, features, and accounts control the tasks that you can perform for each transaction type. The following table illustrates how the Draft rights for each transaction type and the Manage Templates feature control access to payments and templates:

User rights for each transaction type

Draft right for transaction type	Manage Templates assigned	Manage Templates not assigned
None	None	None
Draft	• Create a payment from assigned transaction types • Create a template from any transaction type • Create a payment from any template and change any fields • Edit any template • Delete any template	• Create a payment from the transaction type • Create a template from the transaction type • Create a payment from any assigned template or own template and change any fields • Edit own templates • Edit assigned templates
Draft Restricted	N/A	Create a payment from an assigned template and change the date, amount, and description

You must have the Manage Recipients feature assigned to add a recipient to a template. You must have the Manage Subsidiaries feature assigned to add a subsidiary to a template, unless we manage your subsidiaries on your behalf.

After a payment is drafted, it must be approved. User rights also control who can approve a drafted payment.

You must have rights to an account to include it in a payment or template. The following table lists the payment types and required rights.

Required account rights for payment types

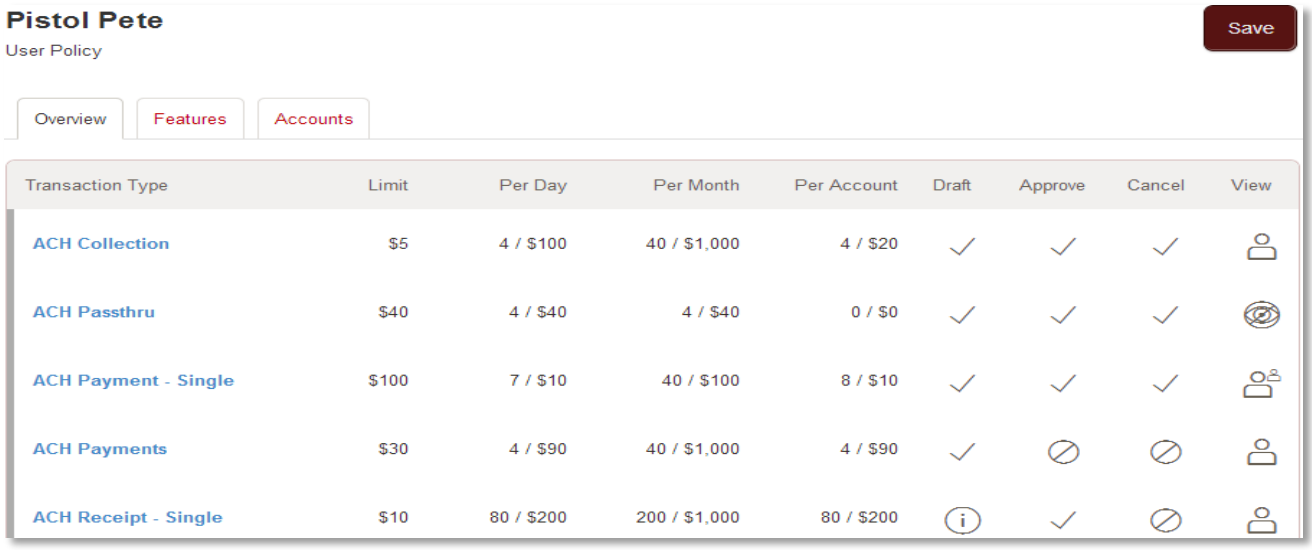
Payment type	Required account right
ACH Payment ACH Batch Domestic Wire International Wire Tax Payment	Withdraw
ACH Receipt ACH Collection	Deposit

See "Managing users" on page 97 for information about configuring and using user rights.

Rights to transaction types

The Overview tab on the User Policy page lists the rights and approval limits for each transaction type. The following example illustrates the Overview tab:

Overview tab example



The Draft rights for each transaction type include the following:

Draft rights for transaction types

Icon	Right	Permission
✓	Draft	Create a draft Create a template of the specified transaction type
ⓘ	Draft Restricted	Create a draft based on an assigned existing template, and change the amount, settlement date, and description
⊘	None	Cannot create a draft The transaction type does not appear in the New Payments list.

The Approve rights for each transaction type include the following:

Approve rights for transaction types

Icon	Right	Permission
✓	Approve	Approve a draft
⊘	None	Cannot approve a draft

The Cancel rights for each transaction type include the following:

Cancel rights for transaction types

Icon	Right	Permission
✓	Cancel	Cancel an existing draft or an approved but unprocessed transaction
⊘	None	Cannot cancel

The View rights control which transactions are visible on the Payments page and the Activity Center page. The rights for each transaction type include the following:

View rights for transaction types

Icon	Right	Permission
	View All	Can view activity by all users
	View Own	Can view own activity. Cannot view activity by any other users
	None	Cannot view activity by any user

This section includes the following:

- "Transaction types" on page 84
- "Other services" on page 84

Transaction types

User rights control access to transaction types. Depending on your account configuration, the available types can include the following:

Transaction types

Type	Description
ACH Payment	Send funds to a single recipient through the Automated Clearing House (ACH) system.
ACH Batch	Send funds to multiple recipients through the ACH.
ACH Collection	Collect funds from multiple recipients through the ACH.
ACH Receipt	Collect funds from a single recipient through the ACH.
Domestic Wire	Send a wire transfer to a recipient in the United States.
International Wire	Send a wire transfer to a recipient in another country.
Tax payment	Send funds to a Federal, State, or Local tax authority in the Electronic Federal Tax Payment System (EFTPS)

Other services

User rights also control access to other services that are not used in payments or templates. Depending on your account configuration, the available types can include some or all of the following:

Payment and collection types

Type	Description
Change Address	Submit an address change request in online banking or the mobile banking app.
Check Reorder	Submit a request to repeat your most recent check order for an account that you specify in online banking or the mobile banking app.
Stop Payment	Submit a stop payment request for one or more checks.
Transfer-Internal	Transfer funds between your accounts.

Limits on transaction approvals

You can configure limits on the number and size of transactions that a user can approve. If required, we can also configure these limits. Approval limits apply to each user individually, and each transaction type has a separate limit. The Overview tab of the User Policy page lists the limits for each transaction type.

Note: In addition to the limits on users, we set approval limits for your Commercial account as a whole. You cannot set an approval limit higher than the limits that we set for the account.

You can apply the following limits on each transaction type:

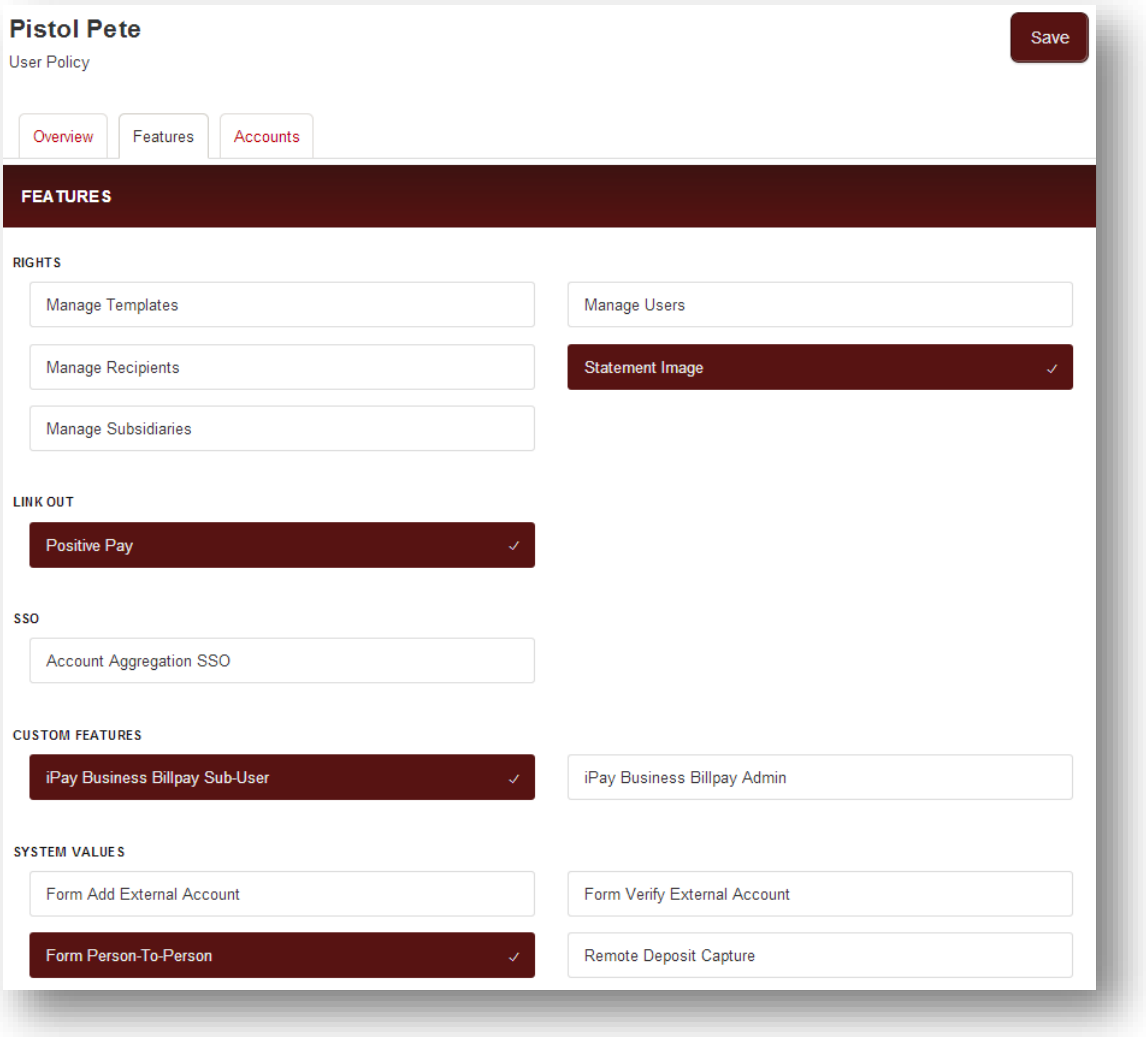
Transaction limits

Limit	Limits approval by
Per Transaction (Amount)	Dollar amount for each transaction of the type
Per Day (Amount)	Dollar amount per day for all transactions of the type
Per Month (Amount)	Dollar amount per month for all transactions of the type
Per Account Per Day (Amount)	Dollar amount per day for each account
Per Day (Count)	Number of transactions per day
Per Month (Count)	Number of transactions per month
Per Account Per Day	Number of transactions per day in each account

Rights to access features

The Features tab on the User Policy page lists the features assigned to a specific user. The following example illustrates the Features tab:

Features tab example



Depending on your account configuration, the features may include some or all of the following:

Feature access

Feature Name	Allows you to
Manage Templates	Create new templates of any transaction type Edit any existing templates of any transaction type Delete any existing templates
Manage Recipients	Create, edit, and delete recipients Add existing recipients to templates Remove existing recipients from templates
Manage Subsidiaries	Create and edit, and delete subsidiaries Add existing subsidiaries to templates Remove existing subsidiaries from templates
Manage Users	Add and delete users Edit transaction types, features, and accounts for any user
Statement Image	View statement images
Positive Pay	Provide access to the Positive Pay system

Depending on your account configuration, you may be able to access other feature on the Features tab of the User Policy page. These features can include custom forms or access to other services that we provide.

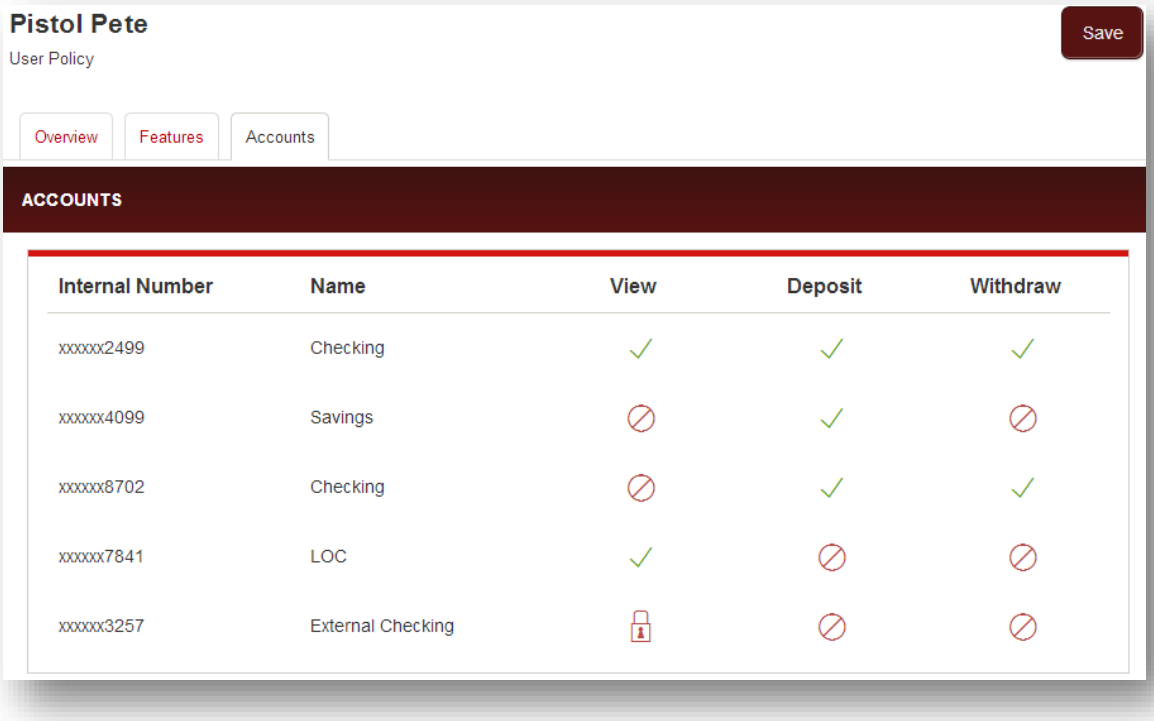
Any user who has the Manage Users feature assigned can create users, delete users, and edit user access to transactions, features, and accounts.

Caution: Because a user who has the Manage Users feature assigned can change his or her own rights and limits, you should limit the number of users who have the Manage Users feature assigned. See "Rights to access features" on page 89 for more information about access to features.

Rights to access accounts

The Accounts tab on the User Policy page lists the accounts that a user can access. The following example illustrates the Accounts tab:

Accounts tab example



For each account, you can assign any or all of the following access rights:

Account access rights

Right	Permissions
View	View balance and history for the account on the Home page and on the Account Details page
Deposit	Deposits funds into to the account
Withdraw	Withdraw funds from the account

Payment recipients overview

In a payment or a template, a recipient is any person or business with whom your business may exchange funds. You can send funds to or receive funds from the recipient. After you create a recipient, you can include the recipient in multiple payments or templates.

A payment or a template must have at least one recipient assigned. If the recipient for a payment or template does not exist, you can add a one-time recipient when you create the payment or template.

Each recipient must have one or more associated accounts. When you add a recipient to a payment or template, you can select one or more of the recipient accounts, depending on the payment type.

When you add an account to a recipient, you can specify a beneficiary financial institution. You can also specify an intermediary financial institution. Wire transfers require beneficiary information. Wire transfers may also need an intermediary.

The beneficiary is the person or business who should receive the funds in a wire transfer. When you add an account that you intend to use in a wire transfer, you specify a beneficiary financial institution that will accept the transfer on behalf of the beneficiary.

An intermediary financial institution is a receiving financial institution other than the beneficiary financial institution that participates in a wire transfer. The wire transfer goes first to the intermediary, which retransmits i t to the beneficiary financial institution.

If you have the Manage Recipients feature assigned, you can do the following:

- Create recipients
- Edit recipients
- Add an existing recipient to a payment or template
- Remove a recipient from a template

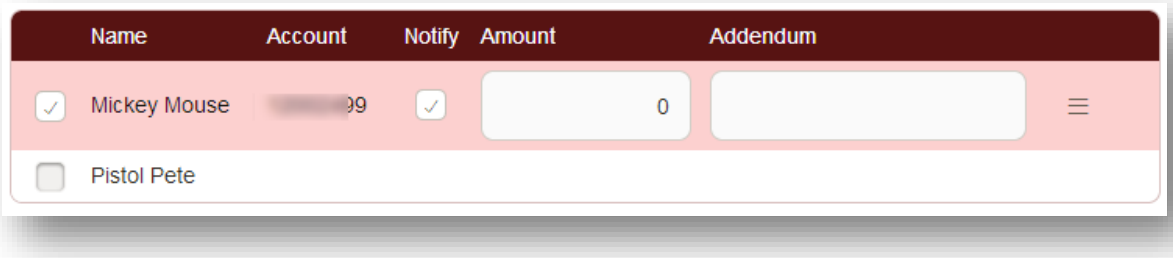
The Recipient Management page does not appear if your user rights do not permit you to manage recipients.

Recipient information in a payment or a template

In a payment or template, recipients appear in the Recipient & Amount page as cards in a grid or as items in a list. The icons on the cards and the options in the list summarize how the payment or template affects the recipient. The following examples illustrate both a card in the grid view and the list view.

Example recipient card in payments and templates

Example recipient list view in payments and templates



Each view includes the following:

Recipient information in payments and templates

Item	Icon	Note
Name	N/A	The name of the recipient in online banking and the mobile banking app.
Account	N/A	The account number. If the recipient has multiple accounts, you select the account or accounts to use in the payment or template.
Amount	N/A	The amount of the payment, or the default amount for the template.
Currency	N/A	Only appears for an International Wire. The currency for the wire transfer.
Accounts		All of the accounts associated with the recipient. Click or tap to view. In single- recipient transactions, you can select an alternate account for the transaction. In multi- recipient transactions, you can add an account to the transaction.
Addendum		A message that we include in the transaction that we send to the ACH system. Appears in ACH transactions. In the grid view, click or tap the icon to enter the addendum. The addendum appears in the transaction details on the Activity Center page, but it does not appear for the recipient.
Message to Beneficiary		A message included in the wire to the beneficiary of Domestic and International Wire Transfers. In the grid view, click or tap the icon to add the message

Notify		Notify the recipient by email when the payment is processed. In the grid view, click or tap the icon to change the setting. A recipient email address is required to send a notification.
Do not notify		Do not notify the recipient when the payment is processed. In the grid view, click or tap the icon to change the setting.
Pay		Pay the recipient when the payment is processed. Only appears for payments with multiple recipients. In the grid view, click or tap the icon to change the setting.
Do not pay		Do not pay the recipient when the payment is processed. Only appears for payments with multiple recipients. In the grid view, click or tap the icon to change the setting.

Recipient information in payments and templates (cont'd)

Item	Icon	Note
Copy recipient		Copy the recipient in the payment or template. Click or tap to create the copy. Only appears for payments with multiple recipients.
Edit recipient		Edit the recipient. Only appears if you have the Manage Recipients feature assigned. Click or tap to make changes to the recipient or to the accounts. Any changes are permanent and affect all users.

Subsidiaries overview

A subsidiary is a secondary or alternate company profile that you can use when you create a payment or template. You can use subsidiaries when your business requires that you create transactions for multiple entities. For example, a holding company could create a subsidiary for each of the company's real subsidiaries. An accountant who pays taxes on behalf of clients could create a subsidiary for each client.

Each subsidiary has a unique combination of address, name, and tax identification

number. When you include a subsidiary in a payment, we substitute the characteristics of the subsidiary when we send the processed transaction to the receiving financial institution. The financial institution may or may not pass the information on to the recipient.

Subsidiaries in ACH transactions and wire transfers have different requirements. When you create or edit a subsidiary, you can include the information required to use the subsidiary with ACH transactions, wire transfers, or both.

A payment or a template can be associated with a single subsidiary.

If you have the Manage Subsidiaries feature assigned, you can do the following:

- Create subsidiaries
- Edit subsidiaries
- Add an existing subsidiary to a payment or template
- Remove a subsidiary from a template

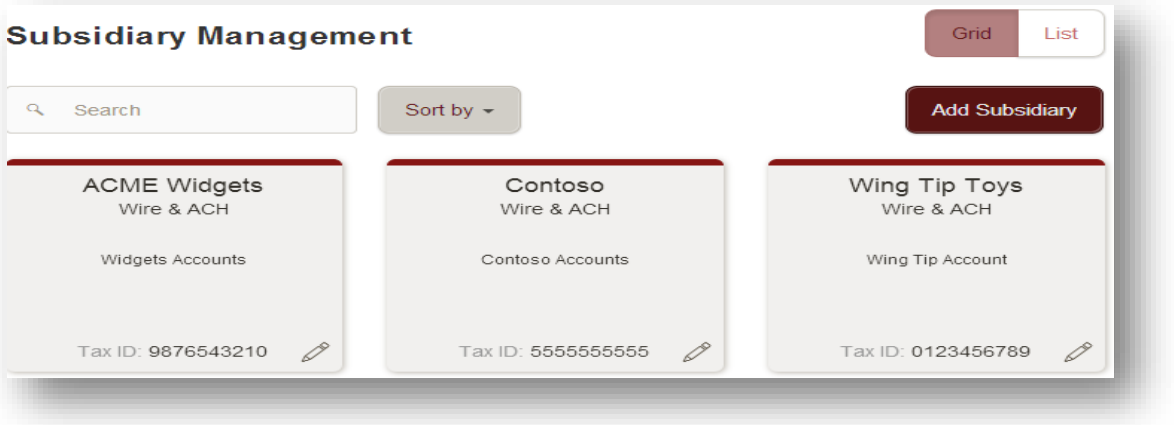
The Subsidiary Management page does not appear if your user rights do not permit you to manage subsidiaries.

Note: If we manage subsidiaries on your behalf, the Manage Subsidiaries feature and the Subsidiary Management page do not appear. When you create or edit a template, you can add or remove the subsidiaries that we create for you.

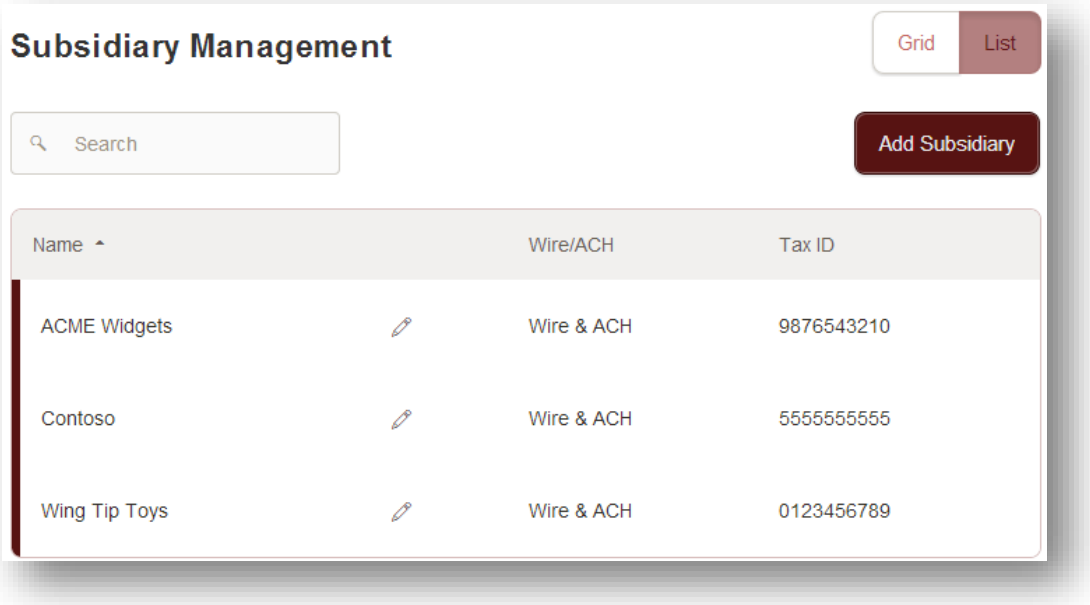
Subsidiary information in a payment or a template

When you create a new payment or template, subsidiaries appear in the Subsidiary page as cards in a grid or as items in a list. The following examples illustrate both a card in the grid view and the list view.

Example subsidiary card in payments and templates



Example subsidiary list view in payments and templates



Each view includes the following:

Card recipient information in payments and templates

Item	Note
Name	The name of the subsidiary.
Valid payment types	The information required for a subsidiary varies, depending on the type of payment. You can only include a subsidiary in a payment or a template if the subsidiary includes the required information for the payment type.
Tax ID	The Tax ID of the subsidiary.
Edit subsidiary ( )	Appears if you have the Manage Subsidiaries feature assigned. Click or tap to make changes to the subsidiary. Any changes are permanent and affect all users.

Payment processing times

When you create a payment, you specify the effective date of the payment. Your payment is processed to meet the effective date that you specify. You cannot schedule a payment to process on a holiday or weekend. If you create a recurring payment and a recurring instance falls on a non-processing day, we automatically move that instance to an

adjacent processing day. Depending on the type of transaction and the type of non-processing day, we may move to either the next processing day or the previous processing day. Contact us for additional information.

Money is debited from your account on the processing date for the following payment types:

- ACH Payment
- ACH Batch
- Domestic Wire Transfer
- International Wire Transfer
- Tax Payment

Money is credited to your account on the effective date for the following payment types:

- ACH Receipt
- ACH Collection

The following table outlines the typical processing times for each transaction type. Contact us for detailed information about processing dates.

Transaction type processing window

Transaction Type	Process date
ACH Payment	2 days before
ACH Receipt	1 day before
ACH Batch	2 days before
ACH Collection	1 day before
Domestic Wire	Same day
International Wire	Same day
Tax Payment	1 day before

CHAPTER 9: MANAGING USERS

This chapter contains the following:

- "Adding a user and configuring rights" on page 97
- "Viewing existing users" on page 101
- "Editing user rights" on page 102
- "Deleting a user" on page 108

Adding a user and configuring rights

A user who has the Manage Users feature assigned can create other users on the User Management page.

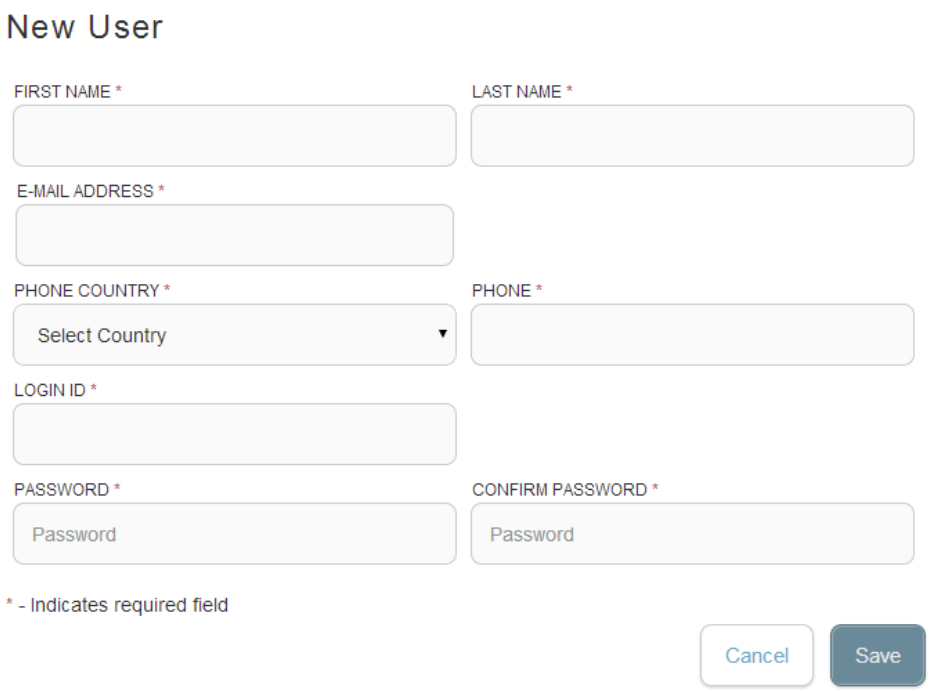
> Note: If you do not have the right to manage other users, the User Management page does not appear.

> Note: If your account requires multi-factor authentication, we can only send Secure Access Codes to the user using the contact information that you specify. If you do not supply valid contact information, the user cannot get a valid Secure Access Code and cannot log in.

See "Registering a browser or device" on page 183 for more information about multi-factor authentication.

To add a user and configure rights:

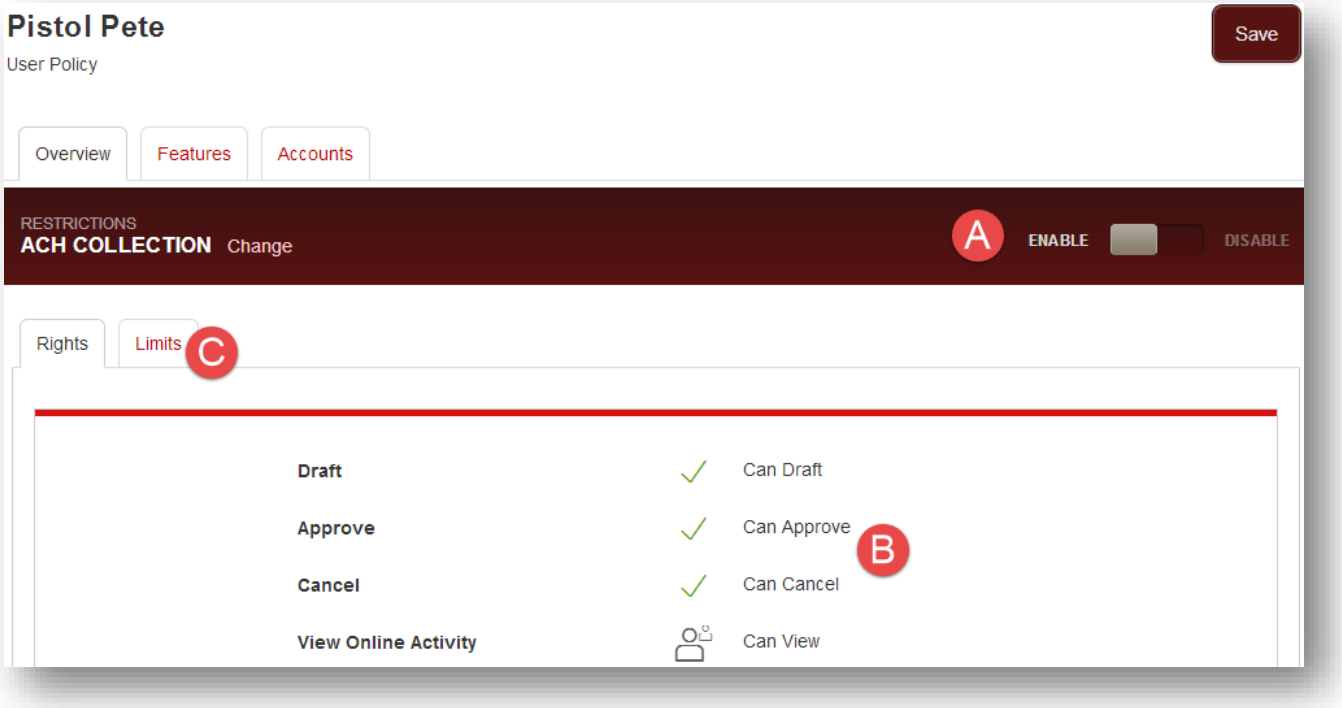
1. In the Menu, click or tap Commercial > Manage Users. The User Management page appears.
2. On the User Management page, click or tap Add User. The New User page appears.



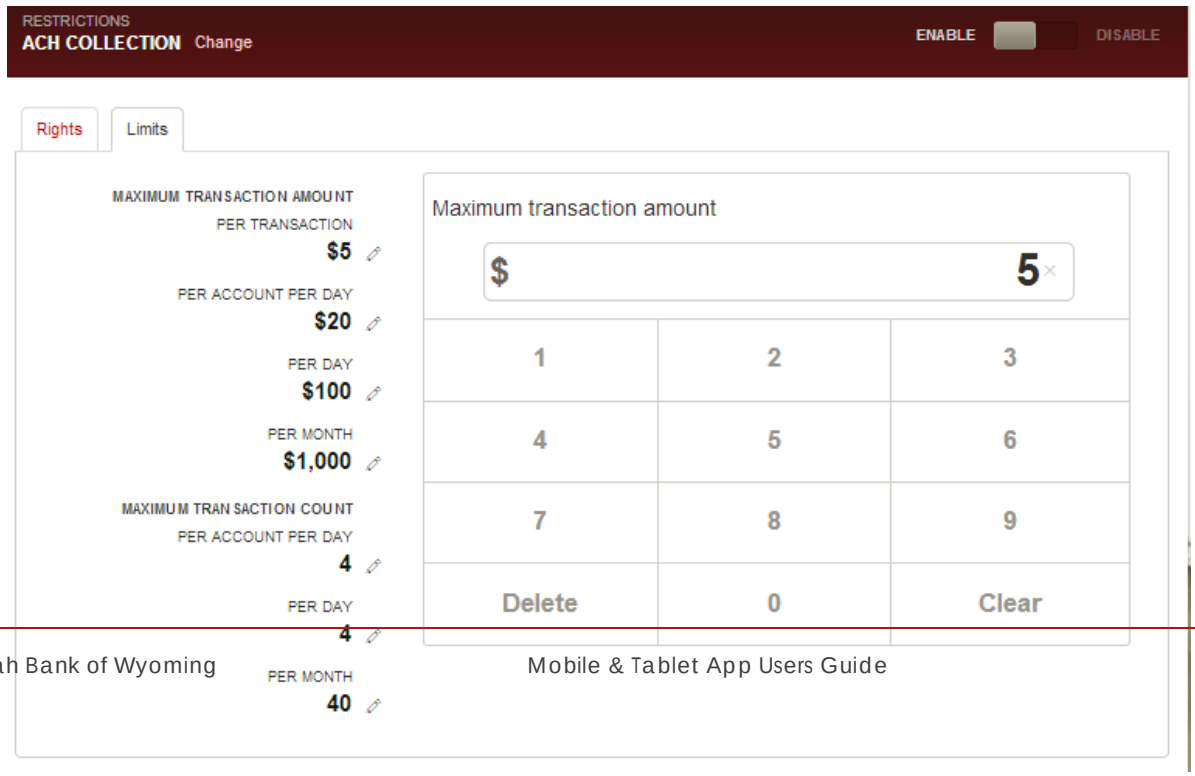
3. On the New User page, do the following:
   a. In the First Name and Last Name fields, enter a name for the user
   b. In the E-Mail Address field, enter a valid email address for the user.
   • In the Phone Country drop-down list, select the country for the user phone number.
   d. In the Phone field, enter a valid phone number for the user.
   e. In the Login ID field, enter a login name for the user. Note – this login name cannot match any of our existing customers' login names.
   f. In the Password field, enter a default password for the user, and reenter it in the Confirm Password field. Make sure to note the password complexity requirements shown on the screen.
   g. Click or tap Save. The User Management page appears
   h. Note - Before the new user can login for the first time, Jonah Bank will be calling the main contact for the commercial entity to verify via an out of band method that the new user is legitimate
4. On the User Management page, locate the user that you just created and click or tap the Edit User icon (✎). The View User page appears. (note: on this window you can also see the user status of Locked, Disabled, Active).
5. On the View User page, click or tap Assign Rights. The User Policy page appears.
6. Click or tap the transaction type for which you want to assign the user rights and limits. The Rights tab appears.
7. On the Rights tab, do the following:
   a. Click or tap Enable to enable the transaction.

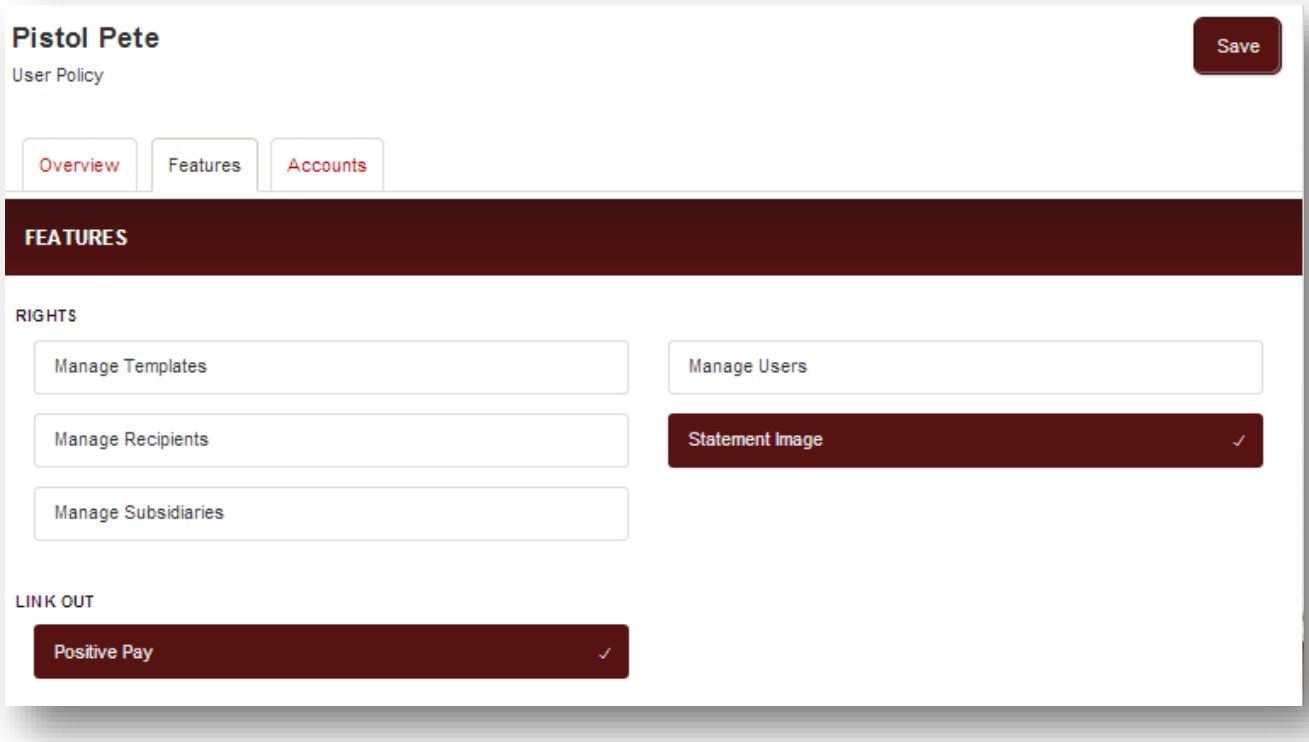
b. Click or tap the icons for Draft, Approve, Cancel, and View Online Activity to assign rights to the user.

8. (Optional) If the type is a financial transaction and the user can approve the type, click or tap Limits. The Limits tab appears.
9. (Optional) On the Limits tab, click or tap a limit, then enter the limit.
10. Click or tap Overview and repeat steps 6-9 to assign the user each required transaction type.
    NOTE: We recommend always reviewing your users rights and only providing them rights within the system to perform their job requirements.



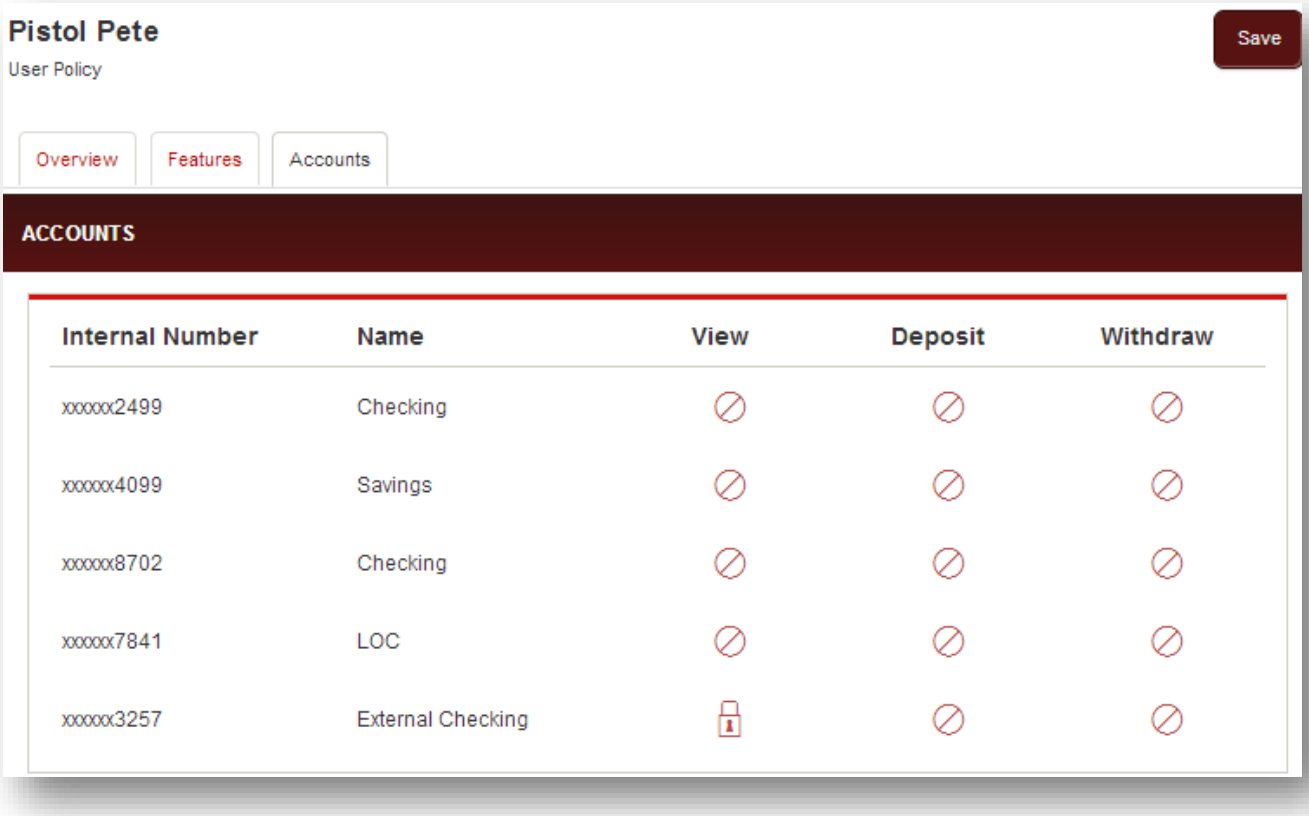
11. On the User Policy page, click or tap Features. The Features tab appears.





12. On the Features tab, click or tap the features that you want to assign to the user. You can provide your users access to the following Online and Mobile Banking features on this page:
    a. Manage Users, Recipients, Templates, Subsidiaries and eStatments
    b. Positive Pay
    c. Bill Pay
    d. Person 2 person Payments

13. On the User Policy page, click or tap Accounts. The Accounts page appears.



14. For each account, click or tap the icon in each of the following columns to configure access:
    - View
    - Deposit
    - Withdraw
15. Click or tap Save.
16. Provide the new Login ID and default password to the new user so that they can login, once the account is enabled by Jonah Bank.

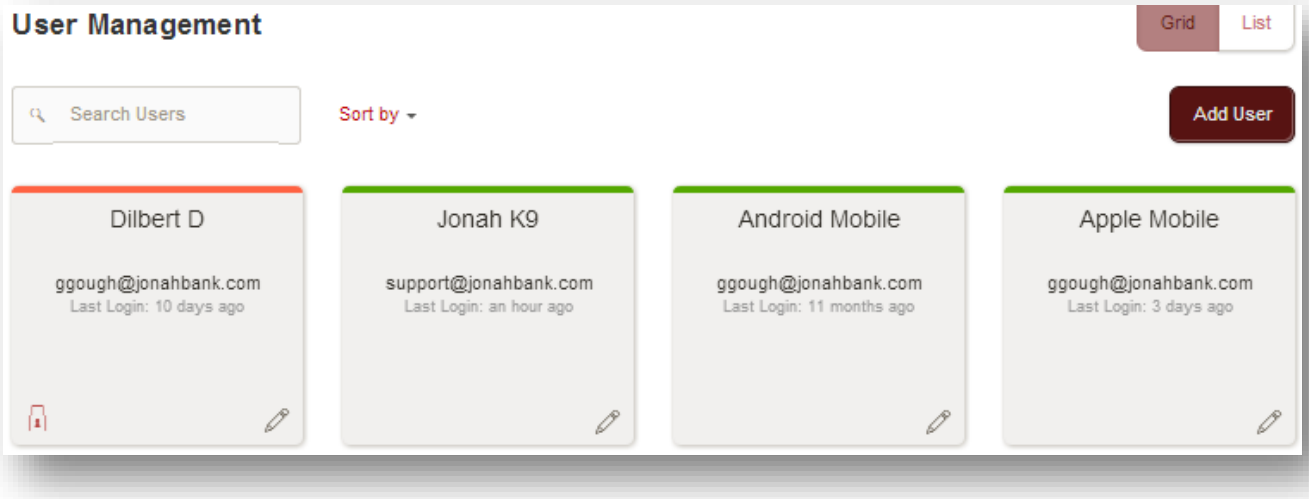
Viewing existing users

The User Management page includes all users as cards in a grid or in a list. The information for each user includes:

- Name
- Email address
- Last login

To view existing users:

1. In the Menu, click or tap Commercial > Manage Users. The User Management page appears.



2. Browse or search to view existing users.

Editing user rights

A user who has the Manage Users feature assigned can edit any user's rights. Changes to user rights take effect the next time that the user logs in.

To edit user rights:

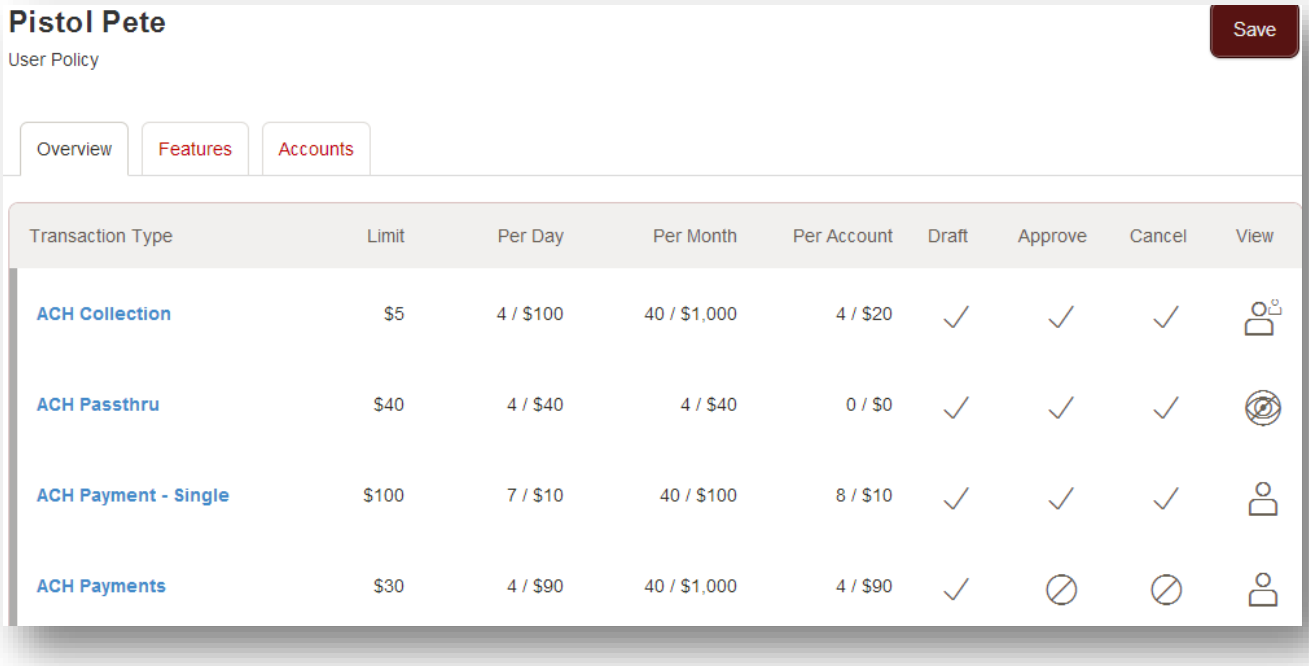
1. In the Menu, click or tap Commercial > Manage users. The User Management page appears.
2. On the User Management page, locate the user that you want to edit. You can browse or search for the user. Click or tap the edit user icon (✎). The View User page appears.
3. On the View User page, verify the login name of the user in the Login Name field, and click or tap Assign Rights. The User Policy page appears.
4. Configure the user rights and limits for each transaction type, the account features, and the account access. For more information, see:
    - " Configuring rights and limits for transaction types" on page 102
    - " Configuring feature options" on page 105
    - " Configuring account access" on page 107
5. Click or tap Save.

Configuring rights and limits for transaction types

A user who has the Manage Users feature assigned can edit user rights and limits for transaction types. The rights and limits for each transaction type are set individually.

To view existing rights and limits for all transaction types:

- On the View User page for a user, click or tap Assign Rights. The Overview tab of the User Policy page appears.

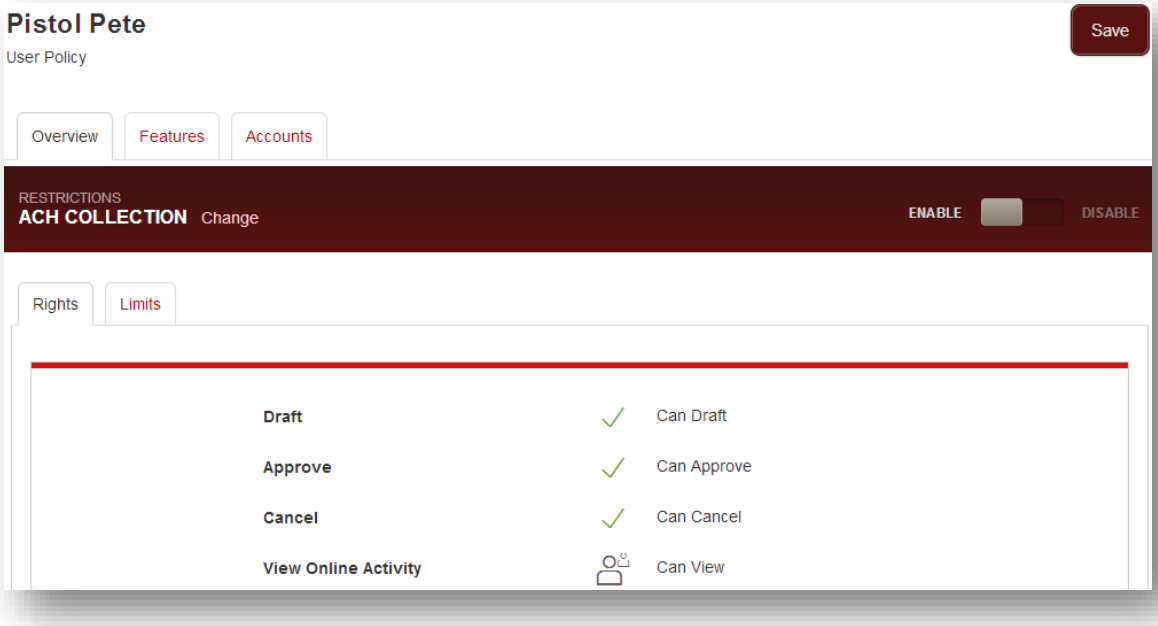


To configure rights for transaction types:

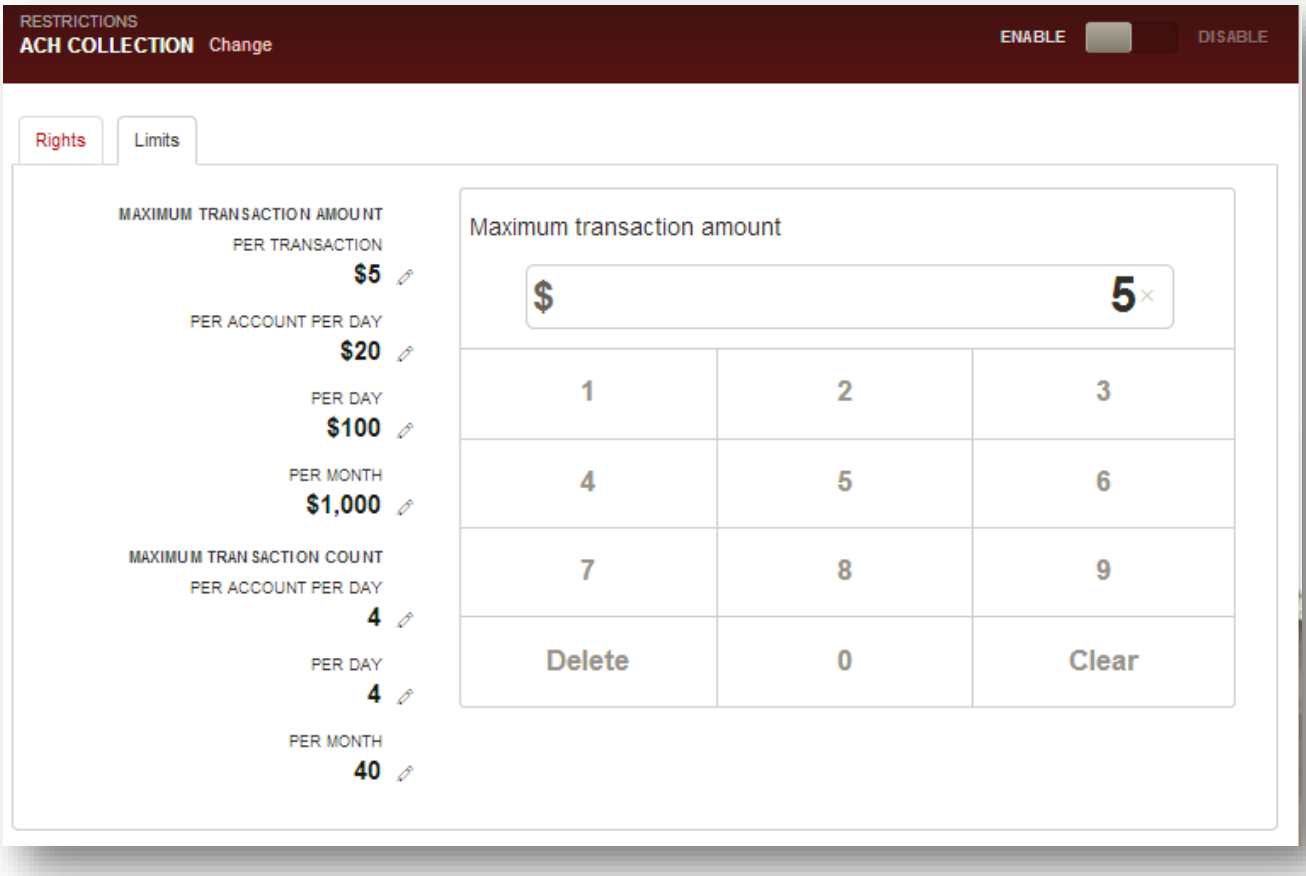
1. On the Overview tab of the User Policy page, click or tap the icons for Draft, Approve, Cancel, and View Online Activity to assign rights to a transaction type.
2. Click or tap Save.
3. Click or tap Close on the successful save message.

To configure rights and limits for a transaction type:

1. On the Overview tab of the User Policy page, click or tap the transaction type that you want to configure. The Rights tab appears.
2. On the Rights tab, do the following:
   a. Click or tap Enable to enable the transaction.
   b. Click or tap the icons for Draft, Approve, Cancel, and View Online Activity to assign rights to the user.



3. (Optional) If the type is a financial transaction and the user can approve the type, click or tap Limits. The Limits tab appears.
4. (Optional) If the type is a financial transaction, on the Limits tab, click or tap a limit, and then click or tap to enter the limit.



5. Do one of the following:
    - Click or tap Overview to view all rights.
    - Click or tap Change to select another transaction type to configure.
    - Click or tap Save and then click or tap OK to the save successful message.

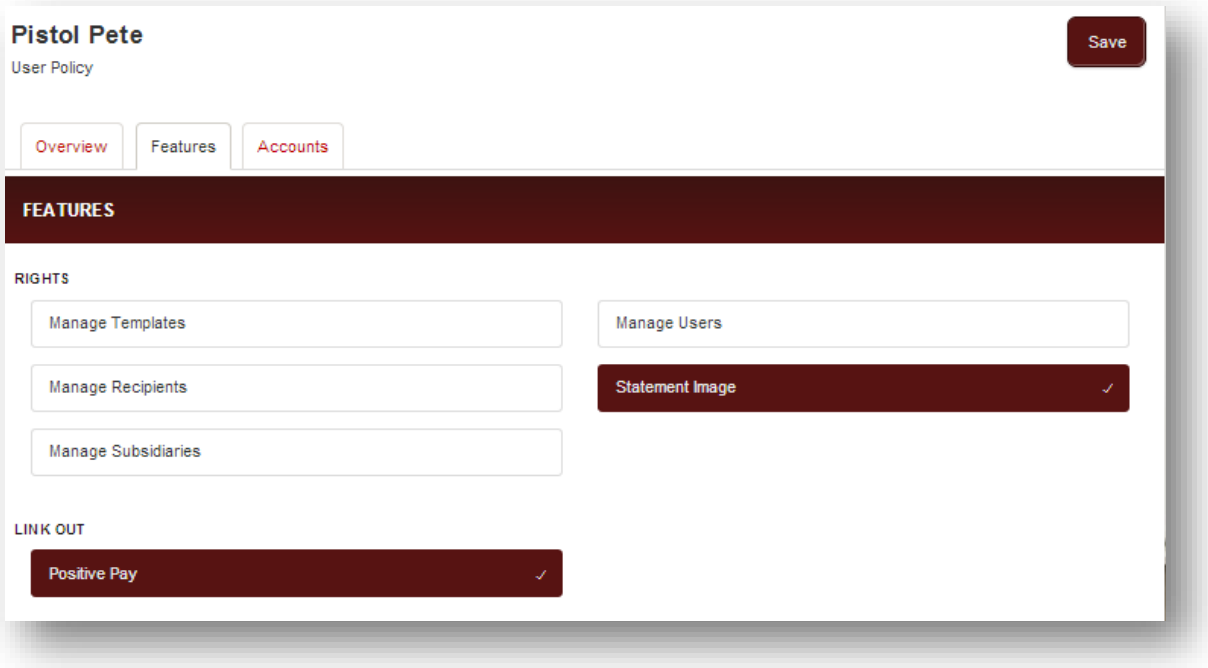
Configuring feature options:

A user who has the Manage Users right assigned can edit user access to features. The features that appear depend on how we configure your account.

> Note: If we manage subsidiaries on your behalf, the Manage Subsidiaries feature does not appear.

To configure feature options:

1. On the View User page for a user, click or tap Assign Rights. The Overview tab of the User Policy page appears.
2. On the User Policy page, click or tap Features. The Features tab appears.



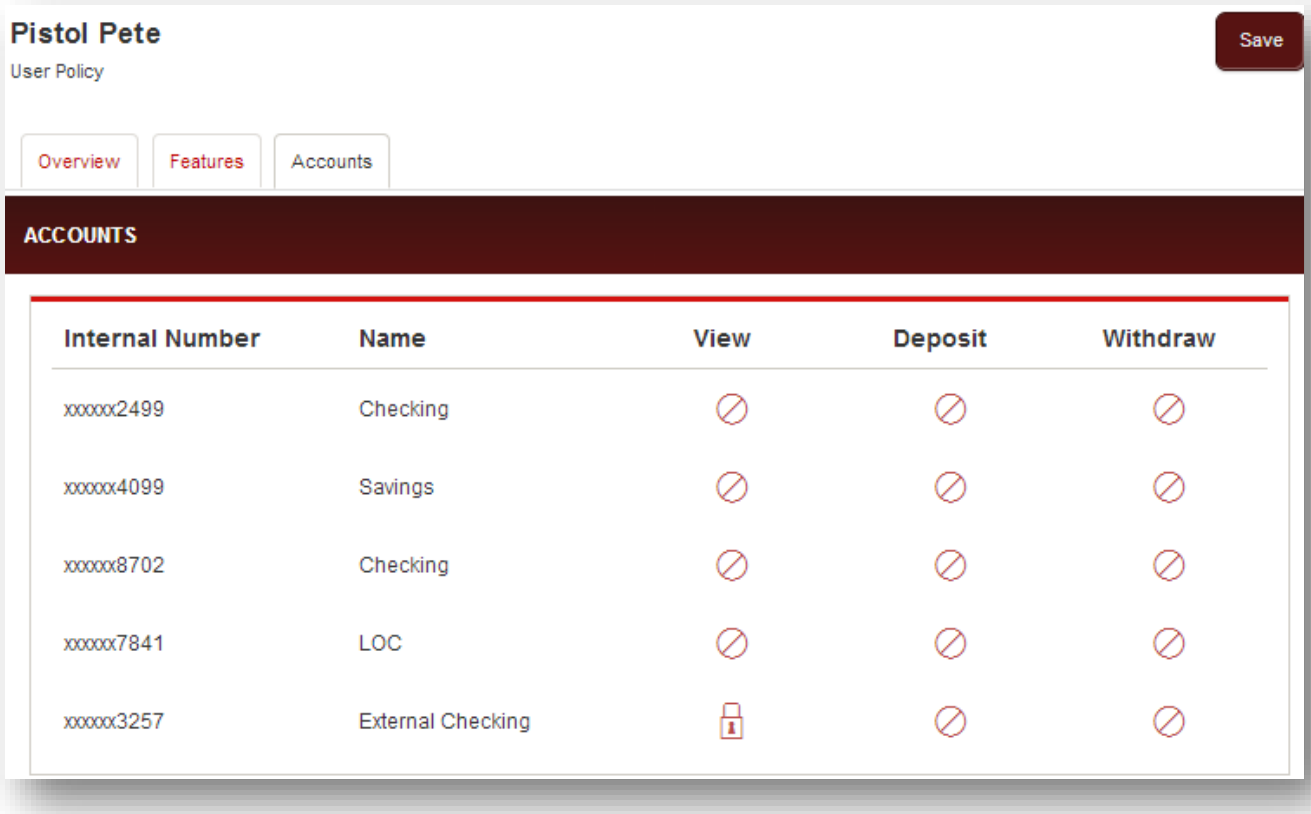
3. On the Features tab, click or tap the features that you want to assign to the user. You can click or tap to select one or more of the following:
    - Manage Templates
    - Manage Recipients
    - Manage Subsidiaries
    - Manage Users
    - Statement Image
4. Click or tap Save.
5. On the success message, click or tap OK.

Configuring account access

A user who has the Manage Users right assigned can edit the access that other users have to accounts.

To configure account access:

1. On the View User page for a user, click or tap Assign Rights. The User Policy page appears.
2. On the User Policy page, click or tap Accounts. The Accounts page appears. (on a smartphone this page is best viewed in landscape orientation)



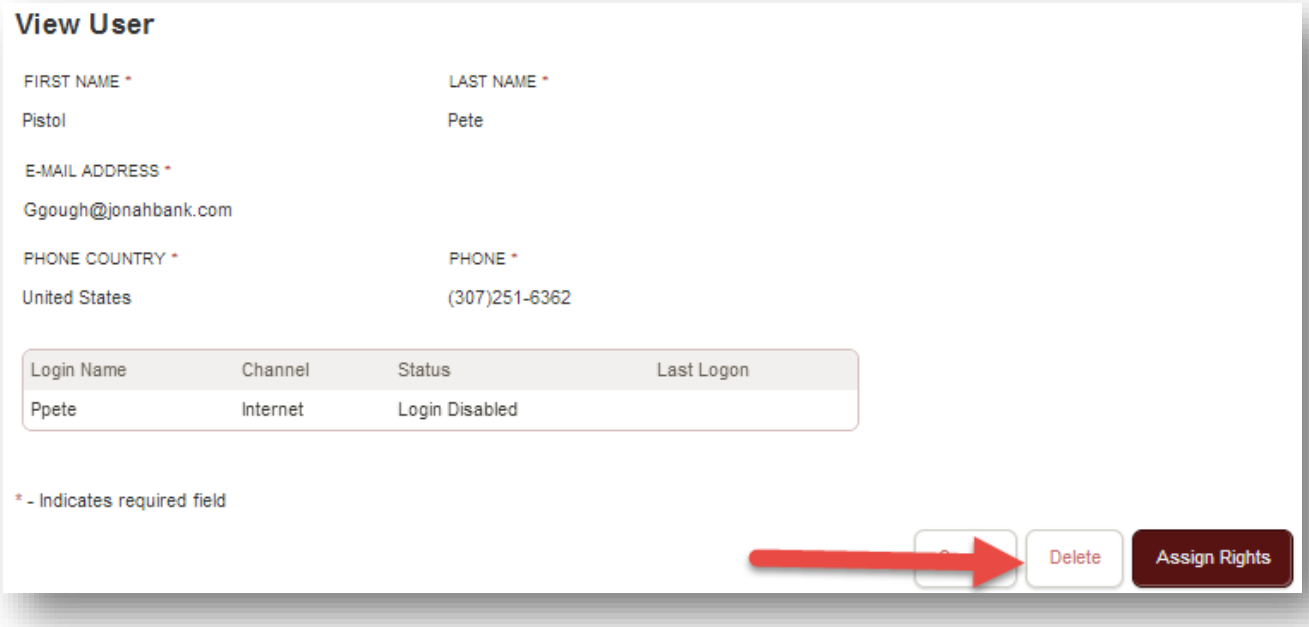
3. For each account, click or tap the icon in each of the following columns to configure access:
   - View
   - Deposit
   - Withdraw
4. Click or tap Save.
5. On the success message, click or tap OK.

Deleting a user

When you delete a user, you do not delete any existing transactions that the user drafted or approved, including recurring transactions.

To delete a user:

1. In the Menu, click or tap Commercial > Manage Users. The User Management page appears.
2. On the User Management page, locate the user that you want to delete. You can browse or search for the user. Click or tap the edit user icon (✎). The View User page appears.
3. Click or tap Delete on the View User page.



4. Click or tap Yes to verify the delete.
5. Click or tap Close to the successful deletion message.

CHAPTER 10: MANAGING RECIPIENTS AND SUBSIDIARIES

This chapter contains the following:

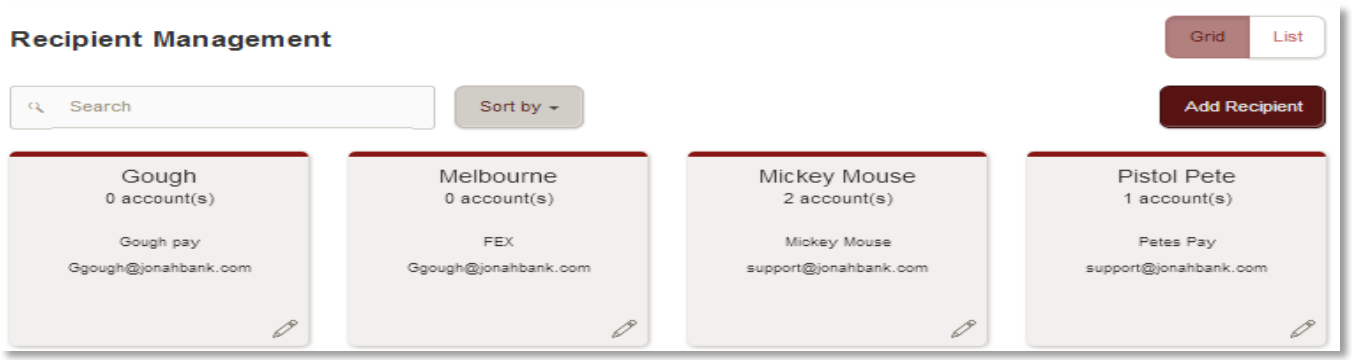
- "Managing recipients" on page 109
- "Managing subsidiaries" on page 116

Managing recipients

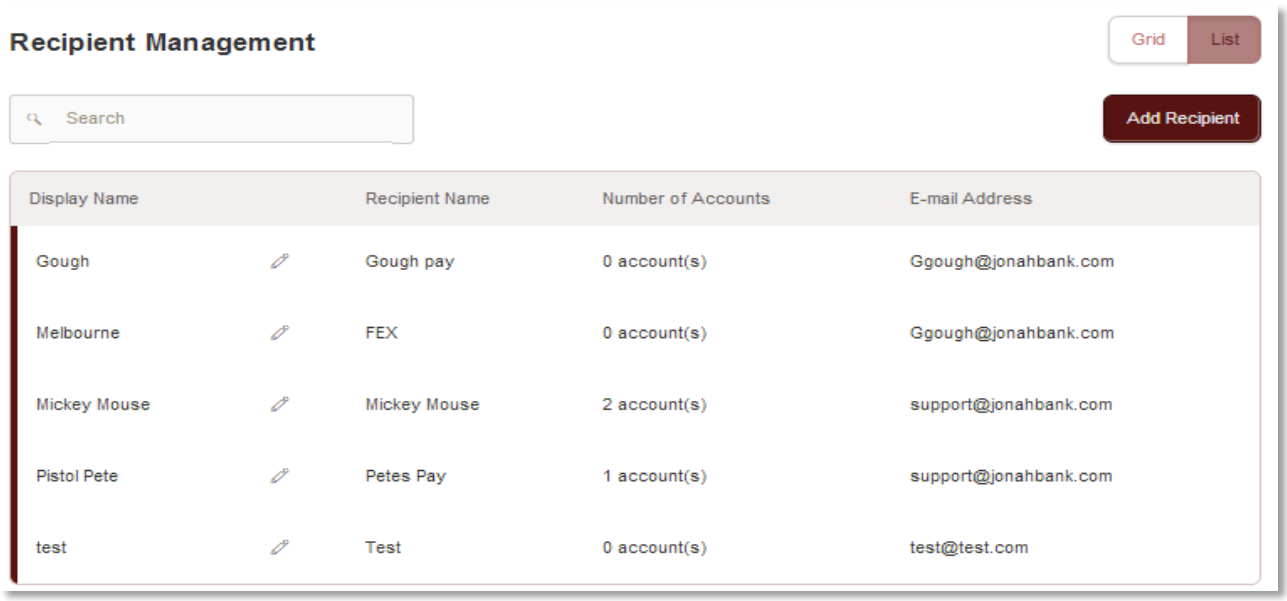
On the Recipient Management page, recipients appear as cards in a grid or as items in a list. The grid view and the list view include the display name, recipient name, number of associated accounts, and email address for each recipient.

The following examples illustrate the appearance of the grid view and the list view.

Example Recipient Management page grid view



Example Recipient Management page list view



This section includes the following:

- "Searching for a recipient" on page 110
- "Adding a recipient" on page 110
- "Editing a recipient" on page 112
- "Viewing the templates associated with a recipient" on page 114
- "Deleting a recipient" on page 116

Searching for a recipient

You can use the Recipient Management page to search for an existing recipient.

To search for a recipient:

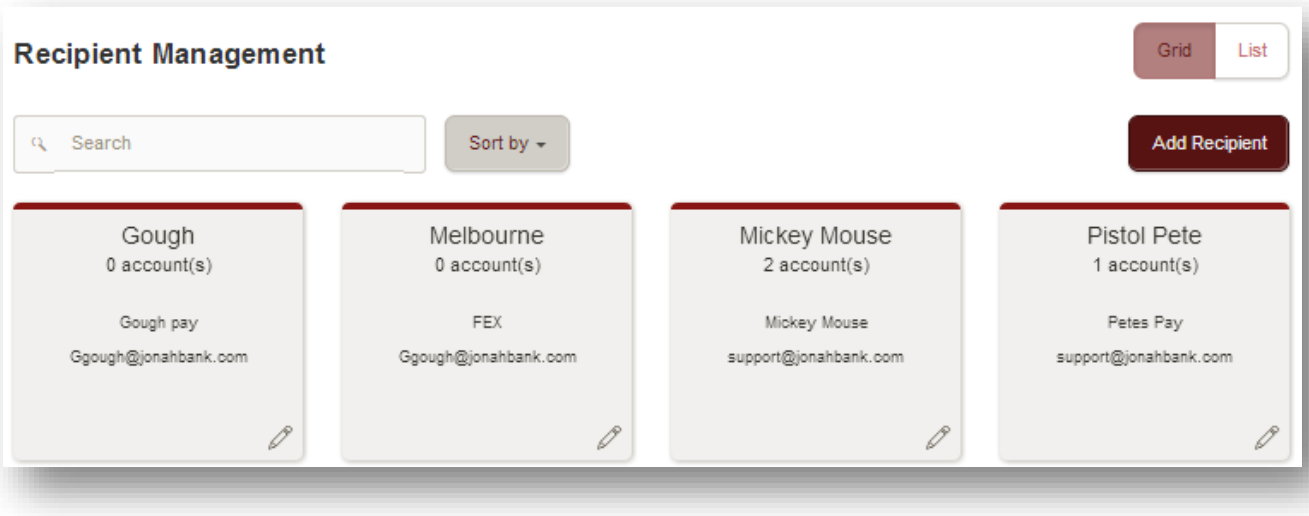
1. On the Recipient Management page, click or tap the Search field.
2. In the Search field, enter your search text. You can search for all or part of the recipient name, ACH name, or address.
3. Click or tap the search icon (). The search results appear on the Recipient Management page.

Adding a recipient

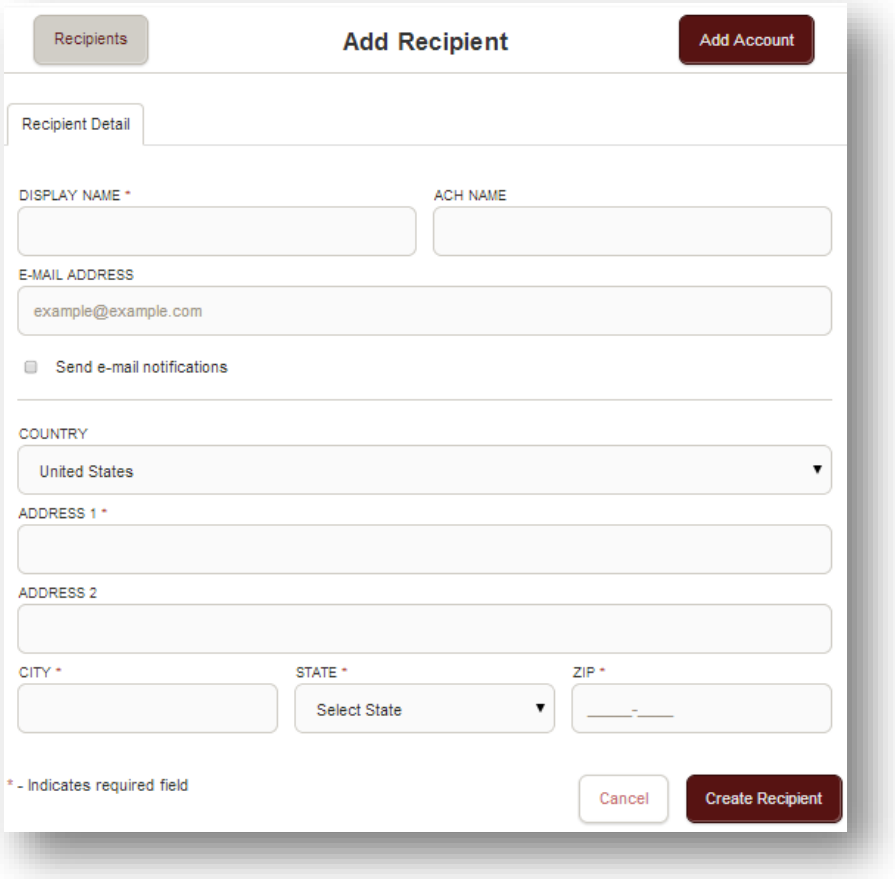
If you have the Manage Recipients feature assigned, you can use the Recipient Management page to add a recipient. You must associate one or more accounts with a recipient before you can save the recipient.

To add a recipient:

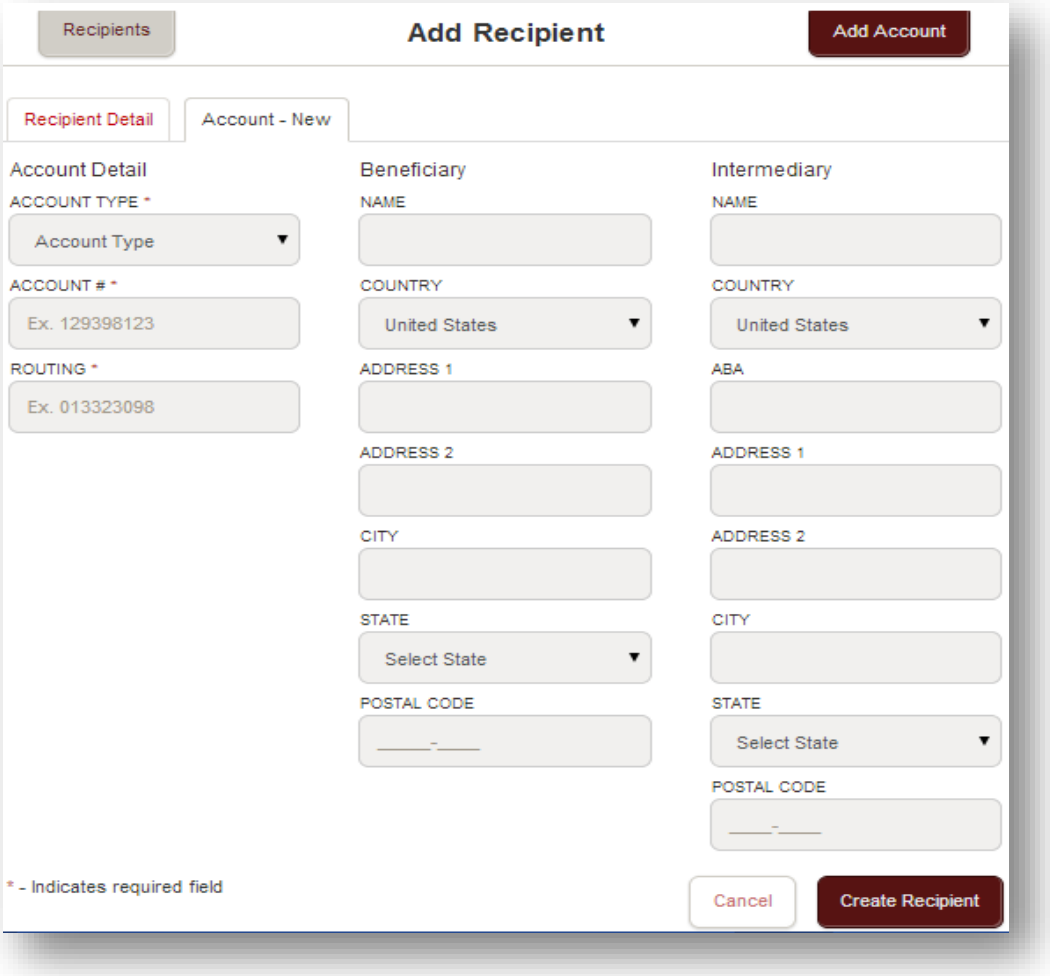
1. In the Menu, click or tap Commercial > Recipients. The Recipient Management page appears.



2. On the Recipient Management page, click or tap Add Recipient. The Add Recipient page appears.



3. On the Recipient Detail tab, do the following:
   a. Enter the Display Name. The display name appears in online banking and the mobile banking app to help you recognize the recipient.
   b. Enter the ACH Name.
   c. (Optional) Enter the E-Mail Address. If you enter an email address, we can notify the recipient when a transaction is processed.
   d. From the Country drop-down list, select the country. The address fields change based on the country selection.
   e. Enter the postal address information.
4. Click or tap Add Account. The Account – New tab appears.



5. In the Account Detail area, do the following:
   a. From the Account Type drop-down list, select Checking or Savings.
   b. Enter the account number in the Account field.
   c. Enter the routing number in the Routing field. You must enter a valid routing number.
6. (Optional) If you plan to use the account with wire transfers, do the following in the Beneficiary area:
   a. Enter the Name.
   b. From the Country drop-down list, select the country.
   c. Enter the postal address information.
7. (Optional) If you plan to use the account with wire transfers and the beneficiary financial institution requires an intermediary financial institution, do the following in the Intermediary area:
   a. Enter the Name.
   b. From the Country drop-down list, select the country.
   c. If the country is United States, enter the ABA number. If the country is not the United States, enter the IBAN or SWIFT/BIC numbers.
   d. Enter the postal address information.
8. (Optional) Repeat Steps 4 through 7 to add additional associated accounts to the

recipient.

9. Click or tap Create Recipient. The new recipient appears in the Recipient Management page.

Editing a recipient

If your user rights allow it, you can make changes to an existing recipient. You can use the User Management page to edit a recipient. You can also edit a recipient when you create a payment or template.

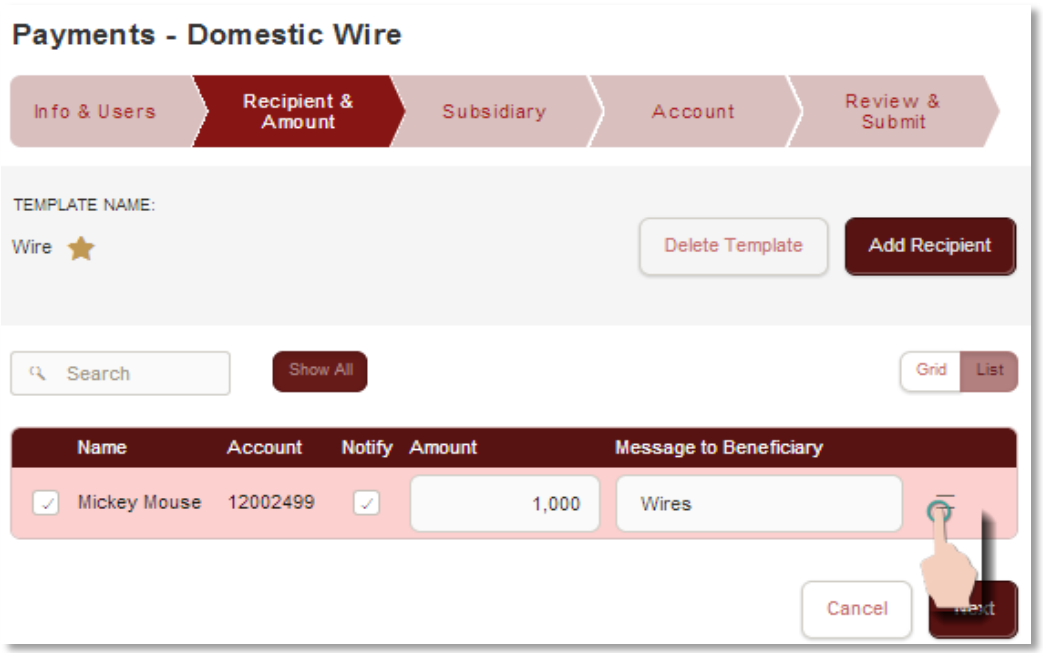
When you make changes to a recipient, the changes do not affect existing transactions. The changes do affect any new payments or transfers.

To edit a recipient on the User Management page

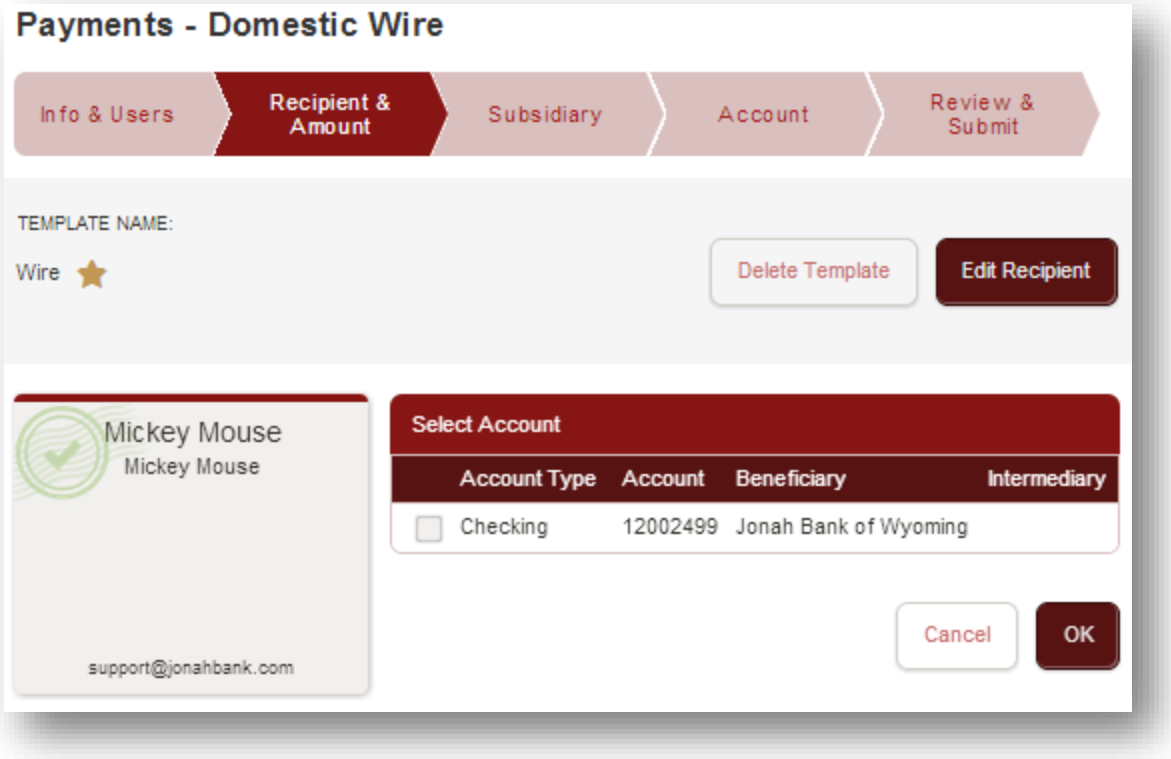
1. In the Menu, click or tap Commercial > Recipients. The Recipient Management page appears.
2. Locate the recipient that you want to edit and click or tap the edit icon (✎) for the recipient. The Edit Recipient page appears.
3. Do one or more of the following:
   - To edit contact information, make any required changes on the Recipient Detail tab.
   - To edit account information, on the Edit Recipient page, click or tap the tab for the account that you want to edit. Make any needed changes to the account data.
4. Click or tap Save Recipient, and then close the successful save message.

To edit a recipient when you create a payment or template:

1. On the Recipients & Accounts page in the new payment or new template, locate the recipient that you want to edit.



2. Tap the recipient detail icon to the right of the recipient
3. Click or tap the edit icon (✎) or Edit Recipient button for the recipient. The Edit Recipient page appears.



4. Do one or more of the following:
   - To edit contact information, make any required changes on the Recipient Detail tab.
   - To edit account information, on the Edit Recipient page, click or tap the tab for the account that you want to edit. Make any needed changes to the account data.
5. Click or tap Save Recipient and continue creating the payment or template.

Viewing the templates associated with a recipient

If you are assigned the Manage Recipients feature, you can use the Edit Recipient page to view all of the templates associated with a particular account.

The account tab on the Edit Recipient page lists all of the templates that include the account.

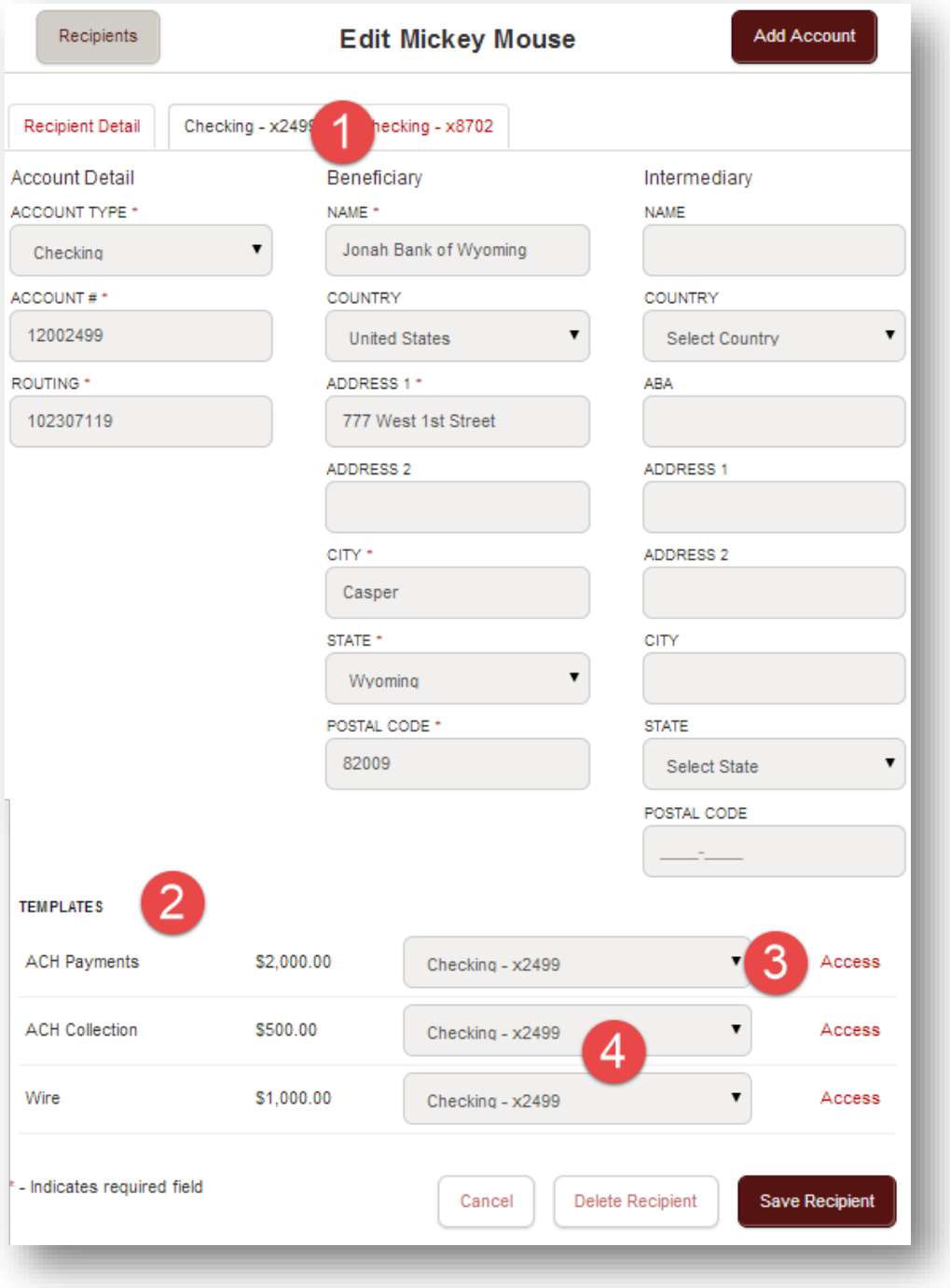
If you have the Manage Templates feature assigned, you can edit the template and save your changes. You can also edit the template if you have the Draft right for the transaction type and either you created the template or it is assigned to you. If the recipient has multiple associated accounts, you can select an alternate account to use in the template.

To view the templates associated with a recipient:

1. In the Menu, click or tap Commercial > Recipients. The Recipient

Management page appears.

2. Locate the recipient that you want to edit and click or tap the edit icon (✎) for the recipient. The Edit Recipient page appears.
3. Click or tap the tab for the account (#1 below)that you want to view. The account tab appears.



4. (Optional) Click or tap Access (#3 above) to edit the template. The Info & Users page of the template appears.
5. Make any needed changes to the template. When your changes are complete, click or

tap Save on the Review & Submit page.

To select an alternate account to use in a template:

1. On the Accounts tab of Edit Recipient page (shown above #4), select a new account for the template from the drop-down list.
2. Click or tap Save Recipient. The Recipient Management page appears.

Deleting a recipient

If you have the Manage Recipients feature assigned, you can delete an existing recipient. When you delete a recipient, you can no longer use the recipient in a payment or a template.

Deleting a recipient does not delete the recipient data from existing transactions that use the recipient.

To delete a recipient

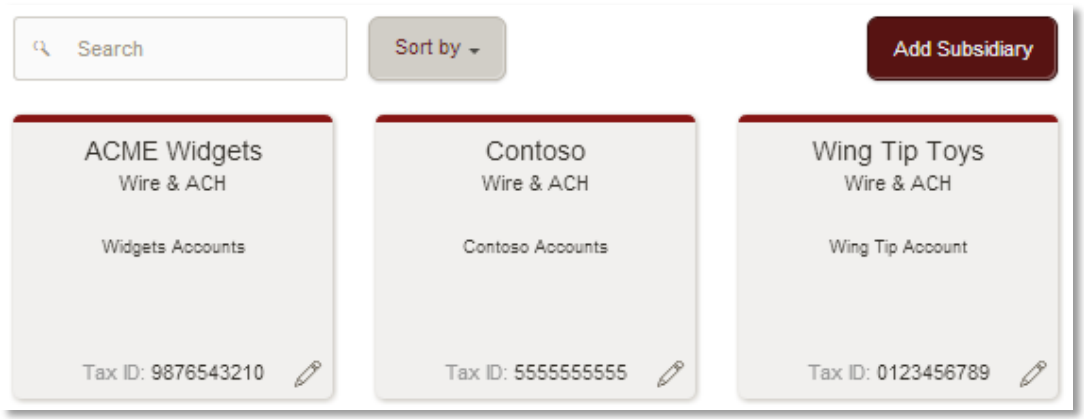
1. In the Menu, click or tap Commercial > Recipients. The Recipient Management page appears.
2. Locate the recipient that you want to edit, and click or tap the recipient. The Edit Recipient page appears.
3. On the Edit Recipient page, click or tap Delete Recipient to delete the recipient.
4. On the success message, click or tap Close.

Managing subsidiaries

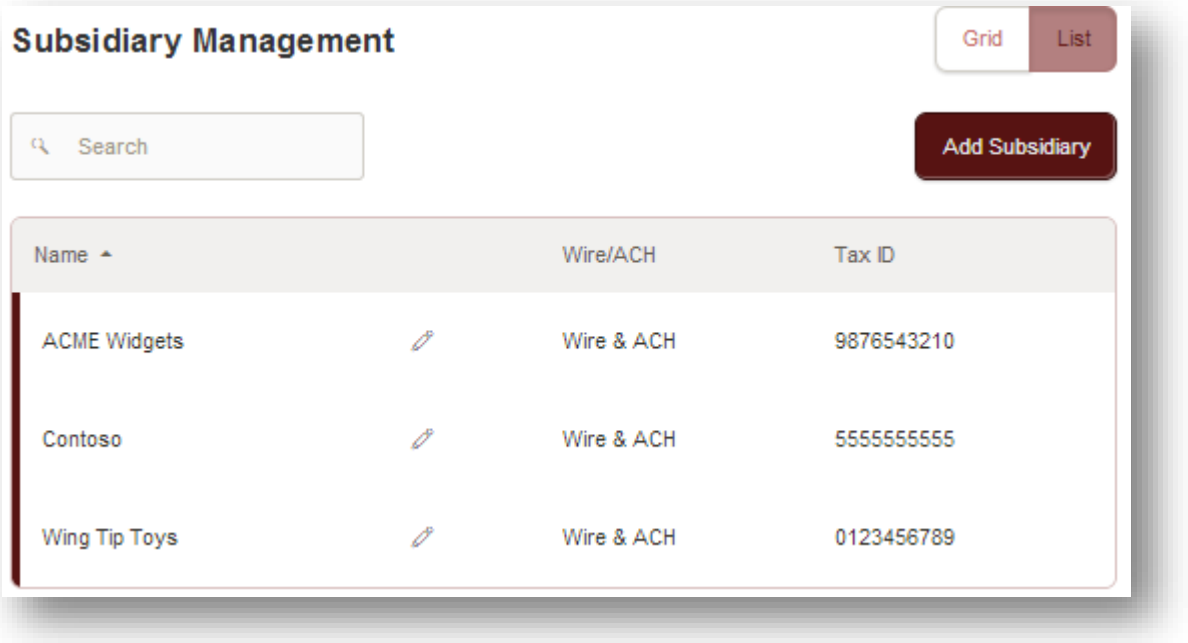
On the Subsidiary Management page, subsidiaries appear as cards in a grid or as items in a list. The grid view and the list view include the display name, ACH Header name, and Tax ID number for each subsidiary.

The following examples illustrate the appearance of the grid view and the list view.

Example Subsidiary Management page grid view



Example Subsidiary Management page list view



This section includes the following:

- "Searching for a subsidiary" on page 117
- "Adding a subsidiary" on page 117
- "Editing a Subsidiary" on page 119
- "Deleting a subsidiary" on page 120

Searching for a subsidiary

You can use the Search field on the Subsidiary Management page to locate a subsidiary.

To search for a subsidiary

1. On the Subsidiary Management page, click or tap the Search field.
2. In the Search field, enter your search text. You can search for all or part of the subsidiary name, the ACH name, Wire Header, Tax ID number, or the address.
3. Click or tap the search icon (🔍). The search results appear on the Subsidiary Management page.

Adding a subsidiary

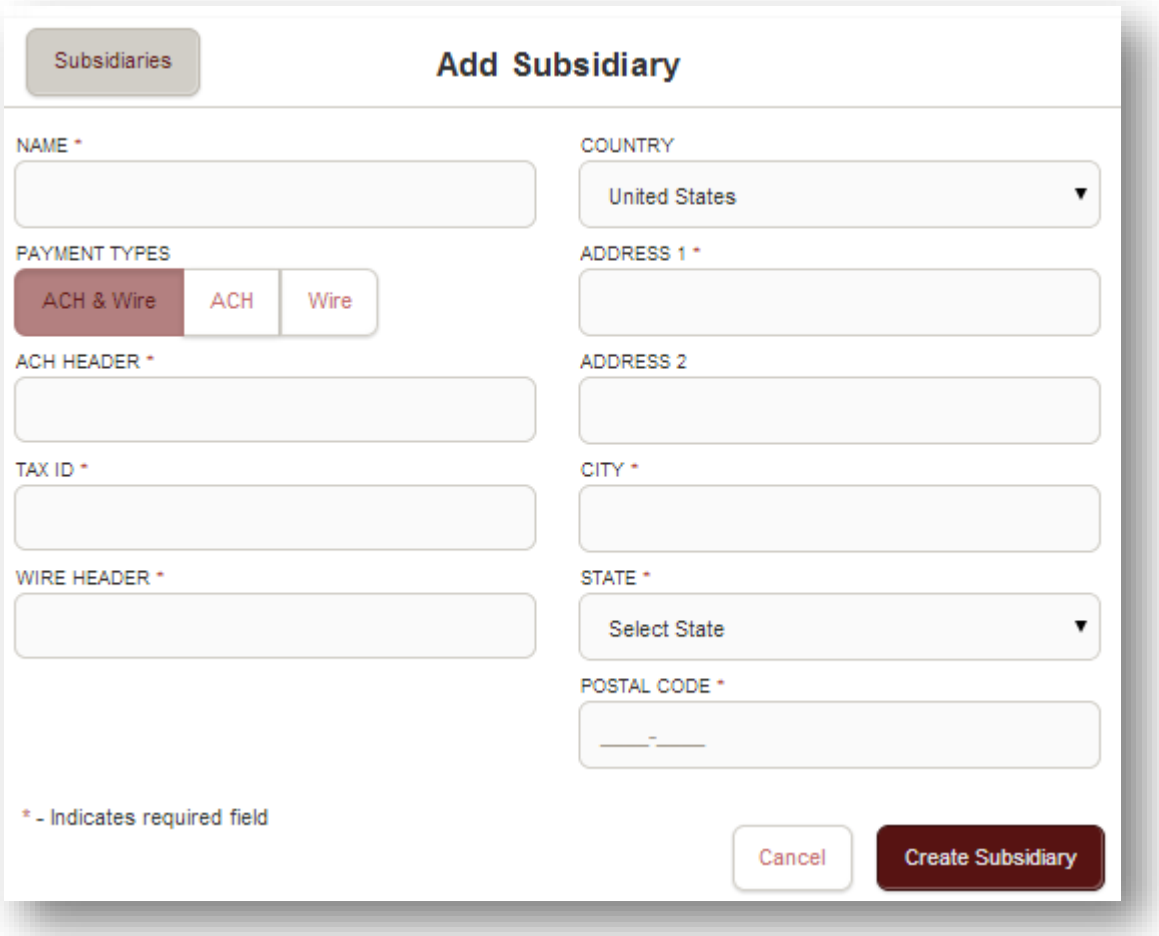
If you have the Manage Subsidiaries feature assigned, you can use the Subsidiary Management page to add a subsidiary. When you add a subsidiary, the required information varies. A subsidiary must have valid information for at least one payment type. The required information for each payment type includes:

Required subsidiary fields

Payment type	Required fields
ACH	l ACH Header l Tax ID
Wire transfer	l Wire Header l Address

To add a subsidiary:

1. In the Menu, click or tap Commercial > Subsidiaries. The Subsidiary Management page appears.
2. On the Subsidiary Management page, click or tap Add Subsidiary. The Add Subsidiary page appears.



3. On the Add Subsidiary page, do the following:
    a. Enter a name for the subsidiary in the Name field.
    b. In the Payment Types, click or tap one of the following to select the payment types in which you will include the subsidiary:
        - ACH & Wire
        - ACH
        - Wire

    > Tip: The required fields in the Add Subsidiary page vary, depending on the payment types that you select.

    c. Enter the ACH header to use in the ACH Header field, if required.
    d. Enter the tax ID number to use in the Tax ID field, if required.
    e. Enter the wire header to use in the Wire Header field, if required
    f. Enter the postal address, if required.
    g. Click or tap Create Subsidiary. The Subsidiary Management page appears.

Editing a Subsidiary

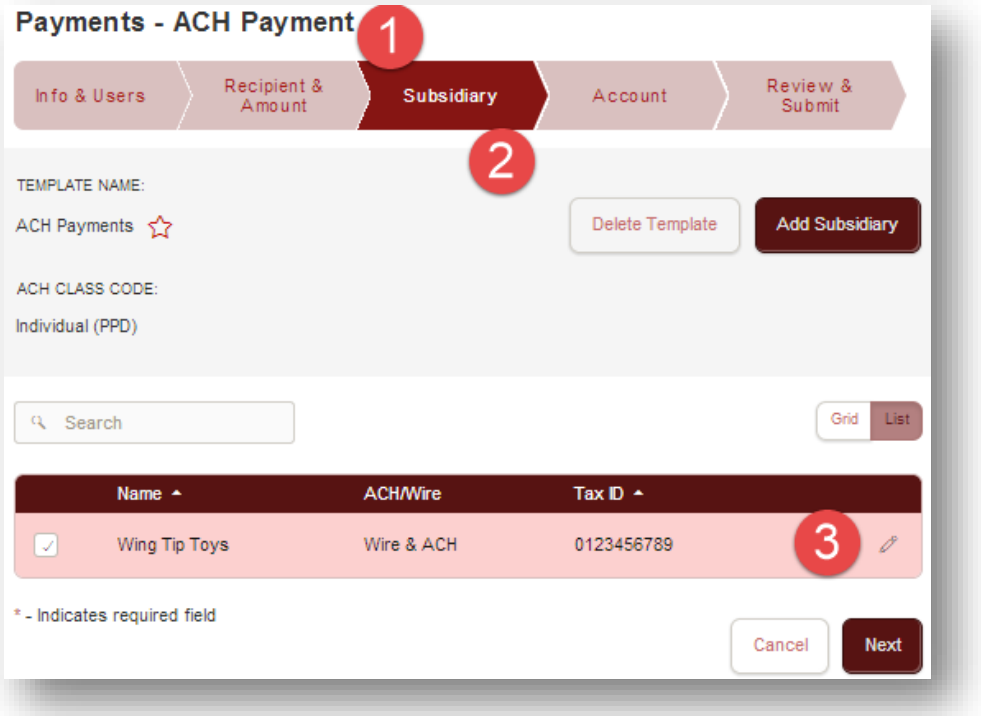
If you have the Manage Subsidiaries feature assigned, you can use the Subsidiary Management page to edit a subsidiary. You can also edit a subsidiary when you create a payment or template.

To edit a subsidiary on the Subsidiary Management page

1. In the Menu, click or tap Commercial > Subsidiaries. The Subsidiary Management page appears.
2. Locate the subsidiary that you want to edit. You can browse or search to locate the subsidiary. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. On the Edit Subsidiary page, make any needed changes.
4. Click or tap Save Subsidiary. The Subsidiary Management page appears.

To edit a subsidiary when you create a payment or template

1. On the Subsidiary page (#2 below) in the new payment or new template, locate the Subsidiary that you want to edit.



2. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears (#3 above).
3. On the Edit Subsidiary page, make any needed changes.
4. Click or tap Save Subsidiary and continue creating the payment or template.

Deleting a subsidiary

If have the Manage Subsidiaries feature assigned, you can use the Subsidiary Management page to delete a subsidiary. When you delete a subsidiary, you can no longer use the subsidiary in a payment or a template.

Deleting a subsidiary does not delete the subsidiary data from existing payments that use the subsidiary.

To delete a subsidiary

1. In the Menu, click or tap Commercial > Subsidiaries. The Subsidiary Management page appears.
2. Locate the subsidiary that you want to delete You can browse or search to locate the subsidiary. Click or tap the edit icon (✎) for the subsidiary. The Edit Subsidiary page appears.
3. Click or tap Delete Subsidiary.
4. Click or tap Close to the success message for deleting the subsidiary. The Subsidiary Management page appears.

CHAPTER 11: CREATING AND MANAGING PAYMENTS AND TEMPLATES

This chapter contains the following:

- "Creating a payment or a template" on page 121
- "Using imported files with an ACH Batch or ACH Collection" on page 132
- "Creating a Tax Payment" on page 145
- "Managing templates" on page 146
- "Creating a payment from a template" on page 150
- "Viewing or canceling a payment" on page 155
- "Approving payments" on page 157

Creating a payment or a template

You can use the Payments page to create payments or templates for any transaction type for which you have the Draft or Draft Restricted right assigned. If you have the Manage Templates feature assigned, you can create a template for any transaction type. You must save a template before you can draft a payment based on the template.

See " How user rights control payments and templates" on page 83

Tip: When you create a payment or a template, the Pending and Processed lists on the Payments page includes only payments of the same type.

This section includes the following:

- "Creating a single-recipient payment or template" on page 121
- "Creating a multi-recipient payment or template" on page 128

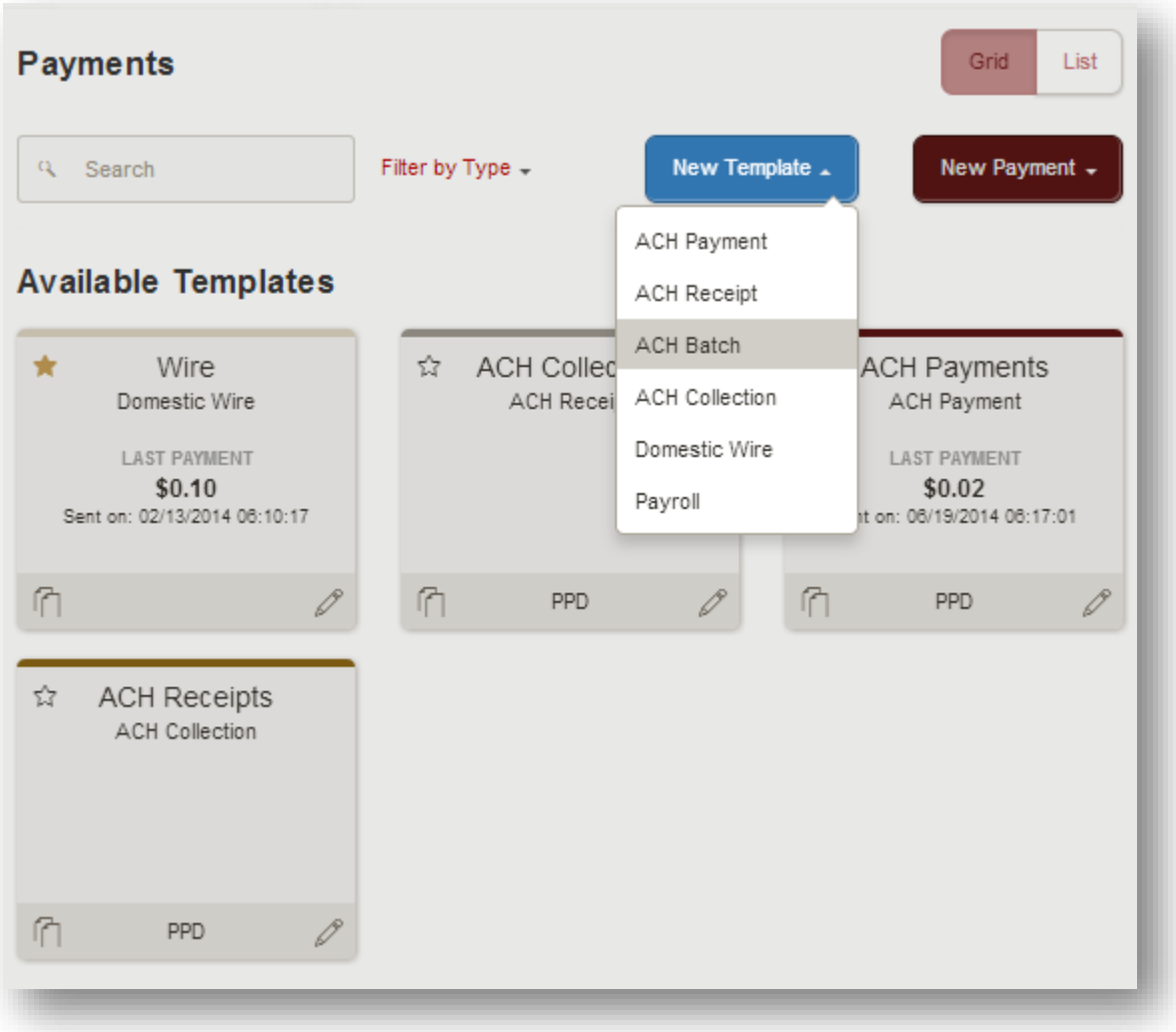
Creating a single-recipient payment or template

The following payment and template types include a single recipient:

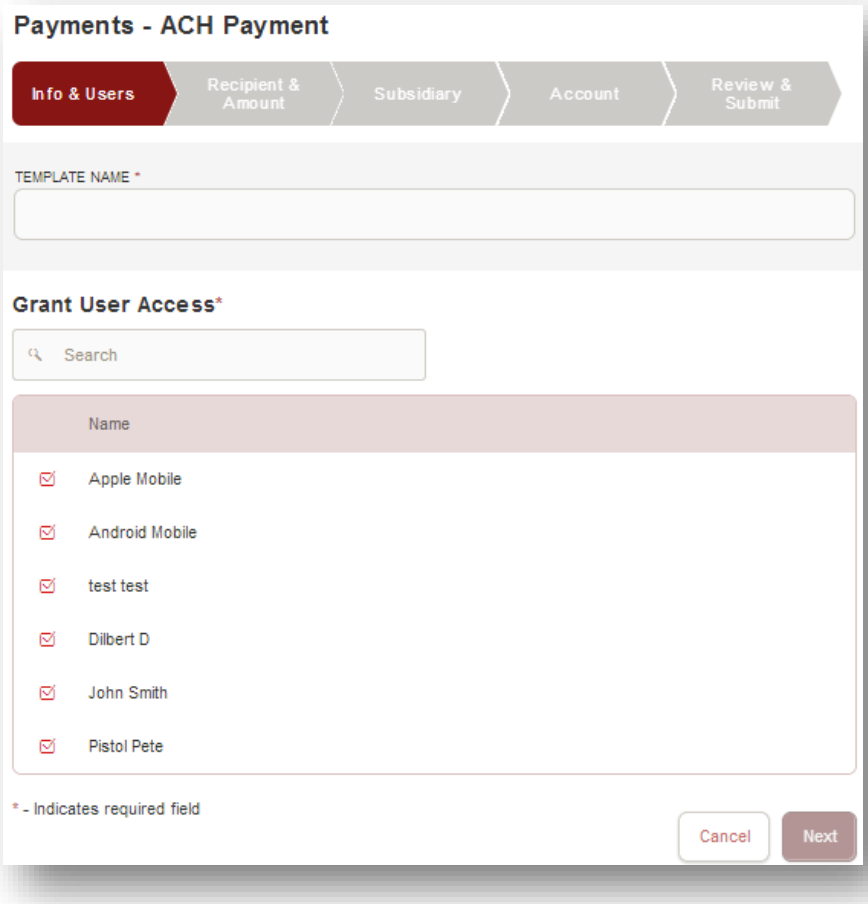
- ACH Payment
- ACH Receipt
- Domestic Wire
- International Wire

To create a single-recipient payment or template:

1. In the Menu, click or tap Commercial > Payments. The Payments page appears.
2. On the Payments page, do one of the following:
    - In the New Template drop-down list, click or tap the template type to create. Continue with Step 3.
    - In the New Payment drop-down list, click or tap the payment type to create. Continue with Step 4.



3. If you are creating a template, the Info & Users page appears.



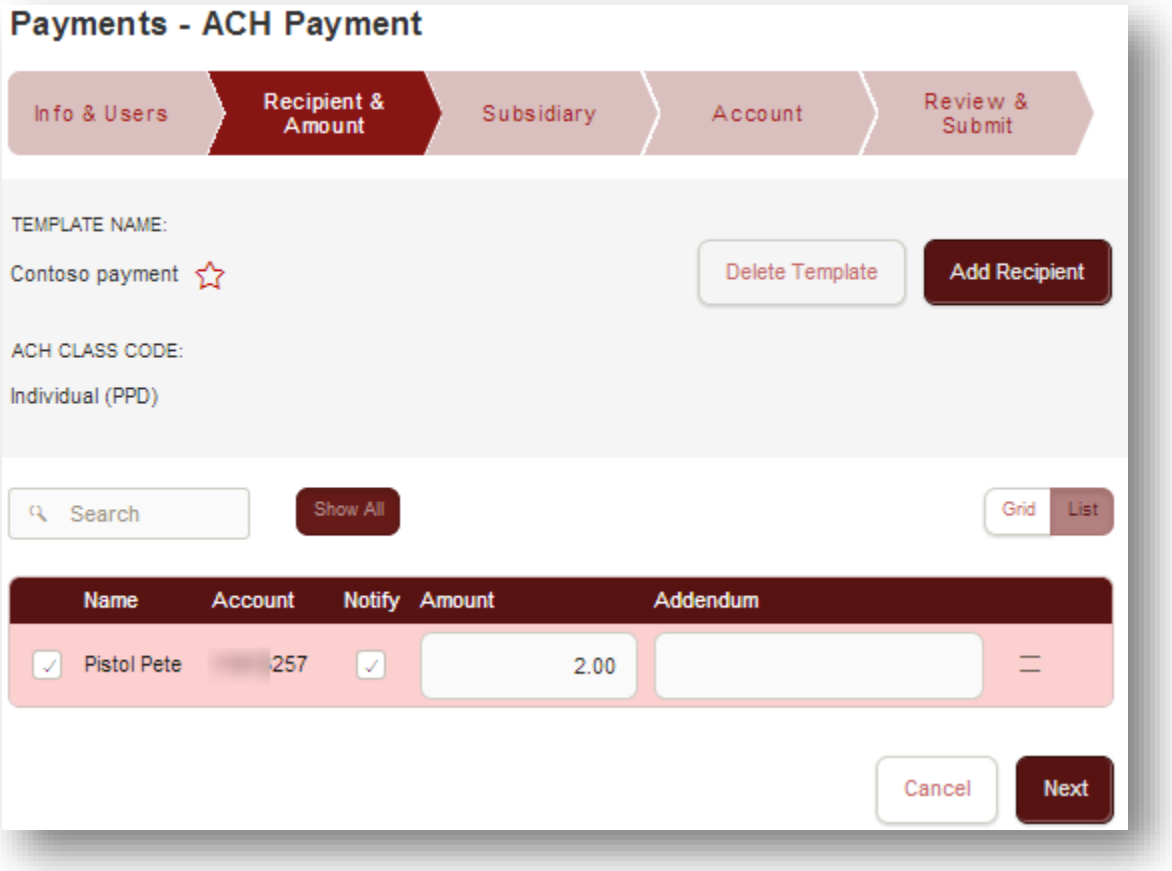
Do the following:

a. In the Template Name field, enter a name for the template.

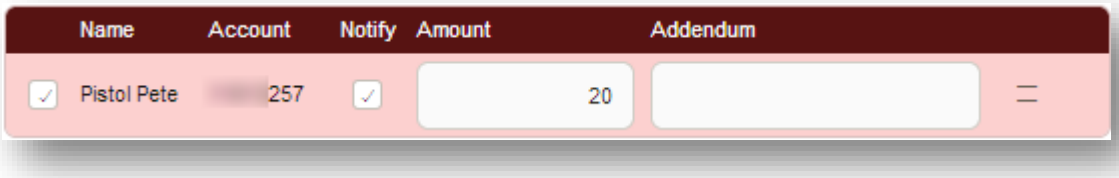
b. In the Grant User Access area, select the check box for each user that you want to assign access to the template. You can browse or search for user names.

> Tip: You can only select the check box for users who have the Draft or Draft Restricted right for the transaction type. You cannot clear the check box users who have the Manage Templates feature assigned.

c. Click or tap Next, or click or tap on the Recipient & Amount tab. The Recipient & Amount page appears.



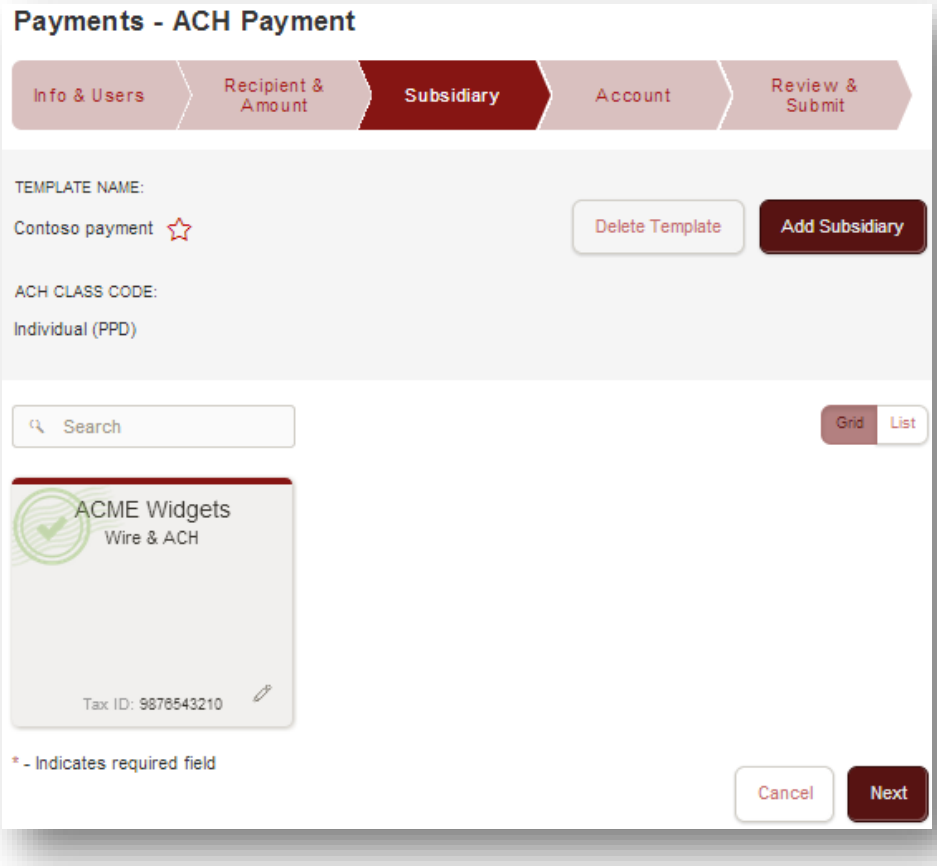
4. (Optional) If you are creating an ACH Payment or ACH Receipt and your configuration includes SEC codes for every recipient, click or tap one of the ACH Class Code options.
5. On the Recipient & Amount page, do one of the following:
   - Click or tap Add Recipient to add a one-time recipient. If you have the Manage Recipients feature assigned, you can save the recipient to use again later.
   - If you have the Manage Recipients feature assigned, click or tap a recipient to add it to the payment or template.
6. (Optional) If the recipient has multiple accounts, the Select Account page appears. Select the check box for the account to use, and click or tap OK. The recipient appears in the Recipient & Amount page.



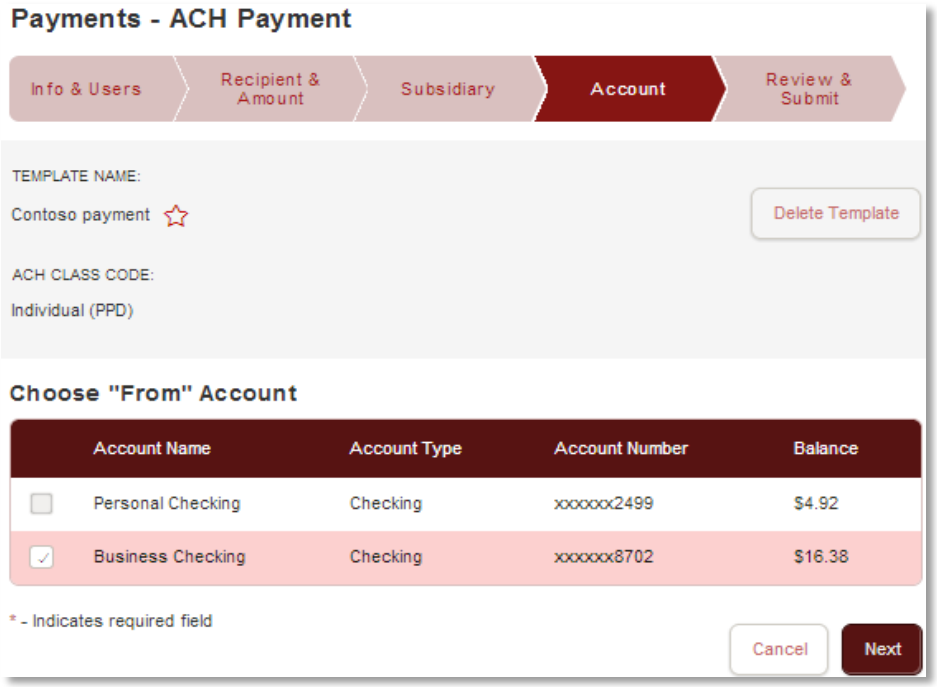
7. In the Amount field in the recipient card or list item, enter the amount.
8. (Optional) If you are creating an International Wire, select the currency for the transfer from the drop-down list.
9. Review the settings for the recipient and click or tap Next or click or tap on the Subsidiary tab. The Subsidiary page appears if your configuration requires subsidiaries.

> Tip: See "Recipient information in a payment or a template" on page 92 for information about the card and the list

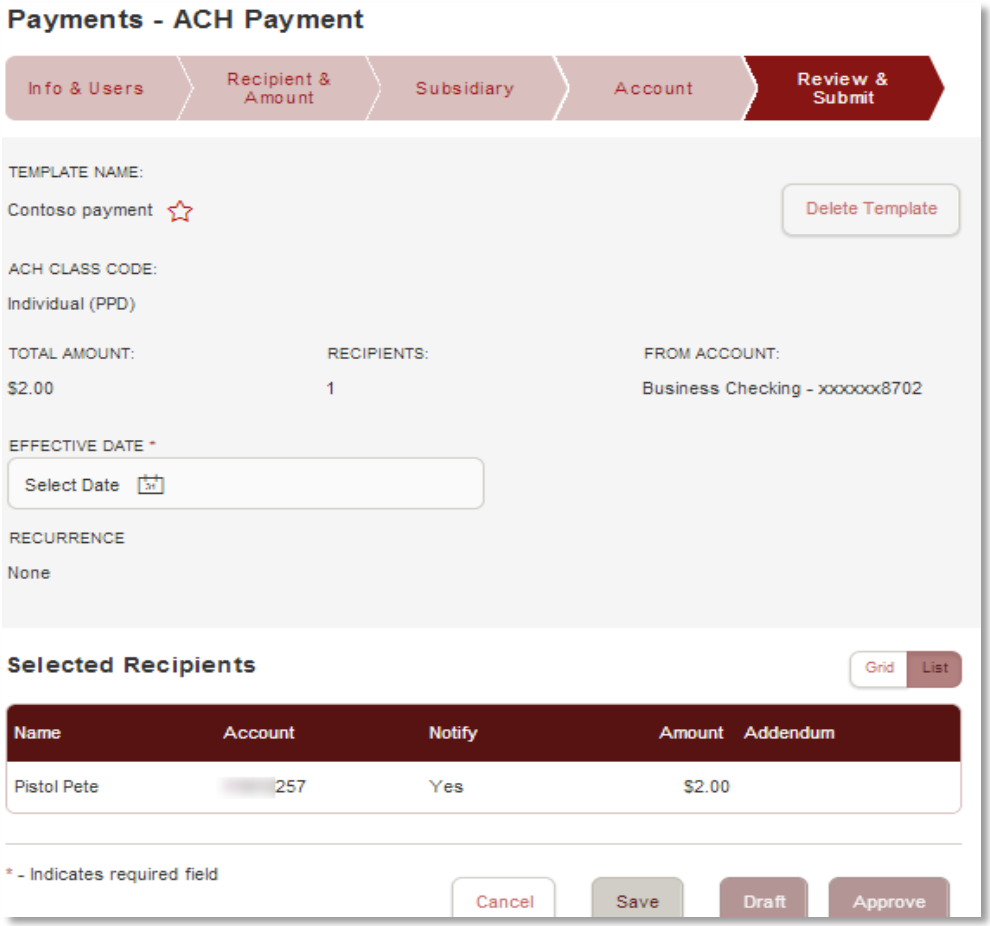
10. (Optional) Click or tap the subsidiary to use. NOTE – To change the subsidiary you must uncheck the box next tot eh subsidiary or tap or click on the subsidiary if in grid view.



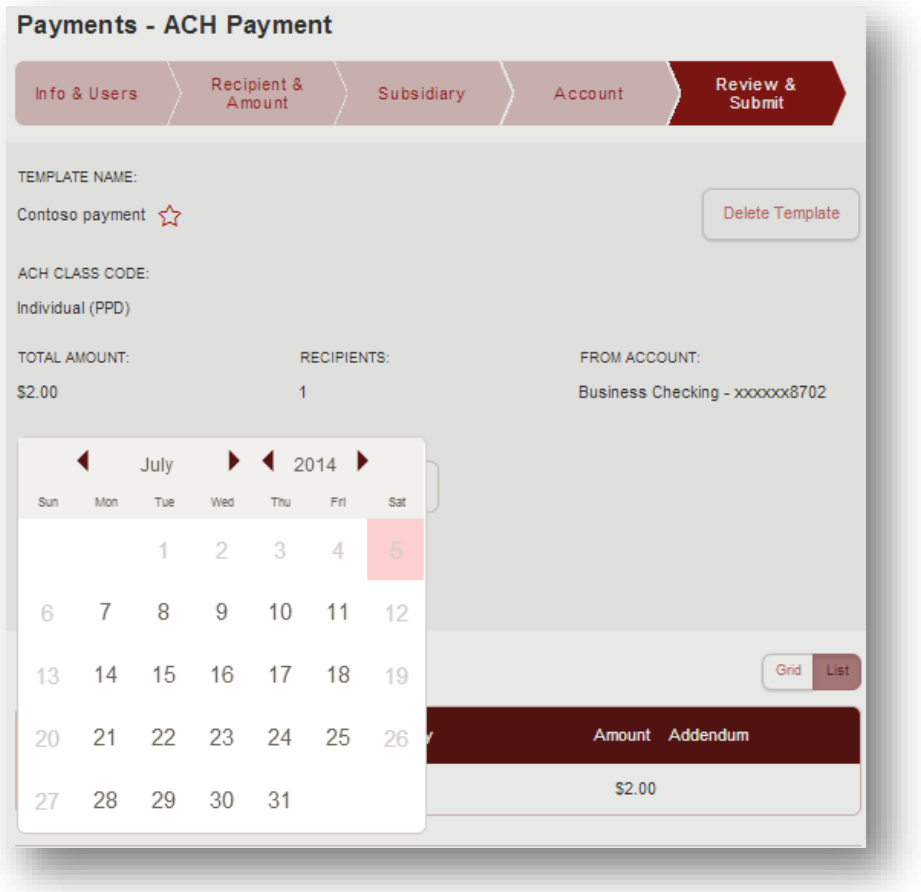
11. Click or tap Next, or click or tap on the Account tab. The Account page appears.



12. On the Account page, select the check box for the account to use, and click or tap Next or click or tap on the Review & Submit tab. The Review & Submit page appears.

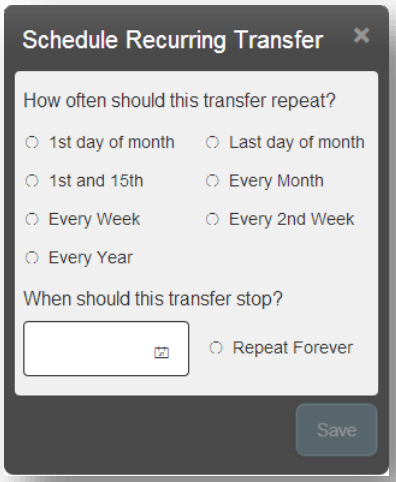


13. Click or tap the Effective Date field, and click or tap the date.



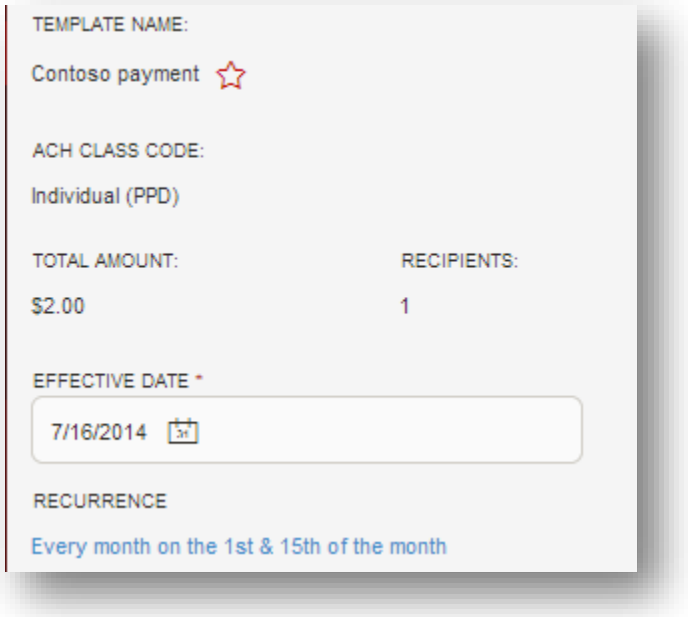
(Note: dates that are greyed out are unavailable for processing dates).

14. To create a recurring payment or template, do the following:
    a. Click or tap Set Schedule. The Schedule Recurring Transfer window appears.



    b. Select when the payment or template should recur.
    c. Select a date from the calendar, or click or tap Repeat Forever.

d. Click or tap Save.
e. Back on the Review and Submit tab you will see your recurrence settings listed under the effective date entry field.



15. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
    - Click or tap Save to save a new template or changes to an existing template. This makes the template available for future use under Payments.
    - Click or tap Approve to approve the payment. Note – if transaction codes are required, you will be prompted to navigate to the Activity Center to Approve your transaction. Also if you use Dual Approval you will need to use the notify option in the Activity center for the transaction you just drafted
    - Click or tap Draft to draft the payment.

Creating a multi-recipient payment or template

The following transaction types include multiple recipients:

- ACH Batch
- ACH Collection

You can include one or more accounts for each recipient in the payment or template. If you add more than one account, the payment includes a separate transaction for each account.

When you create a multi-recipient payment, you can add recipients and amounts manually. You can also import a file to create a payment. See "Using imported files with an ACH Batch or ACH Collection" on page 132 for more information.

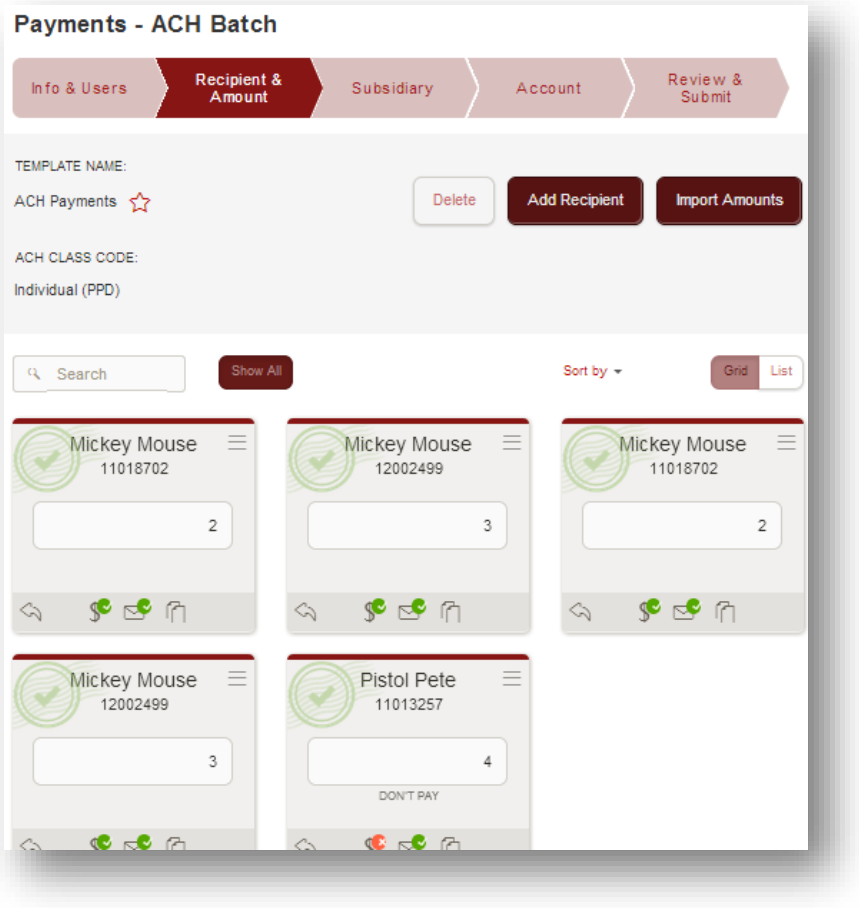
To create a multi-recipient payment or template:

1. In the Menu, click or tap Commercial > Payments. The Payments page appears.

2. On the Payments page, do one of the following:
   - In the New Template drop-down list, click or tap the template type to create. Continue with Step 3.
   - In the New Payment drop-down list, click or tap the payment type to create. Continue with Step 4.
3. If you are creating a template, the Info & Users page appears. Do the following:
   a. In the Template Name field, type a name for the template.
   b. In the Grant User Access area, select the check box for each user that you want to assign access to the template. You can browse or search for user names.

> Tip: You can only select the check box for users who have the Draft or Draft Restricted right for the transaction type. You cannot clear the check box users who have the Manage Templates feature assigned.

   c. Click or tap Next, or click or tap on the Recipient & Amount tab.
4. The Recipient & Amount page appears. If your configuration includes SEC codes for every recipient, click or tap one of the ACH Class Code options.



5. Do one of the following:
   - Click or tap Add Recipient to add a onetime recipient. If you have the Manage

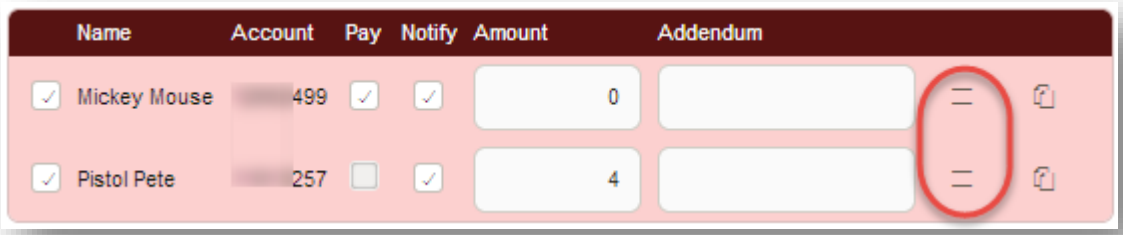
Recipients feature assigned, you can save the recipient to use again later.

- If you have the Manage Recipients feature assigned, click or tap a recipient to add it to the payment or template.

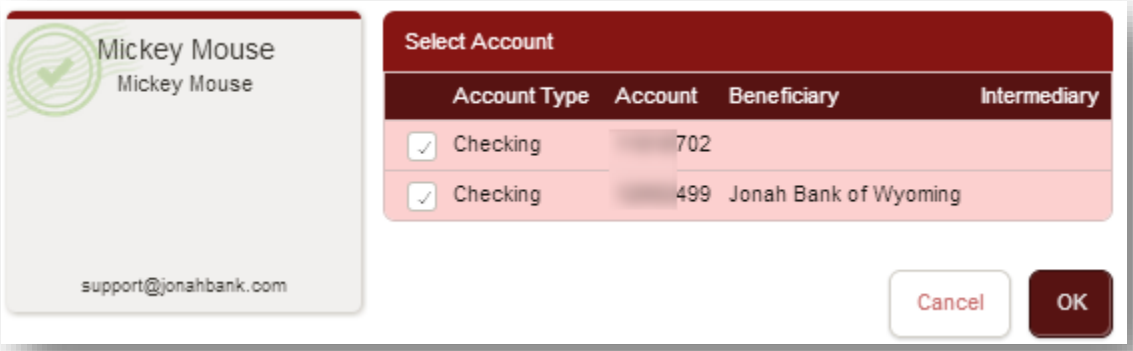
6. (Optional) If the recipient has multiple accounts, the Select Account page appears. Select one or more accounts to add to the payment, and click or tap OK. The recipient appears in the Recipient & Amount page.
7. Enter the amount for each account in the Amount field.
8. (Optional) Repeat steps 5-7 for each recipient that you want to add. You can click or tap the copy icon ( ) to create an additional transaction with a recipient.

> Tip: See "Recipientinformation in a payment or a template" on page 91 for information about the card and the list details.

9. If you ever need to add a split payment to a recipient, tap on the change account button next to the recipient in list vie, or the three lines on upper right corner of card in grid view:

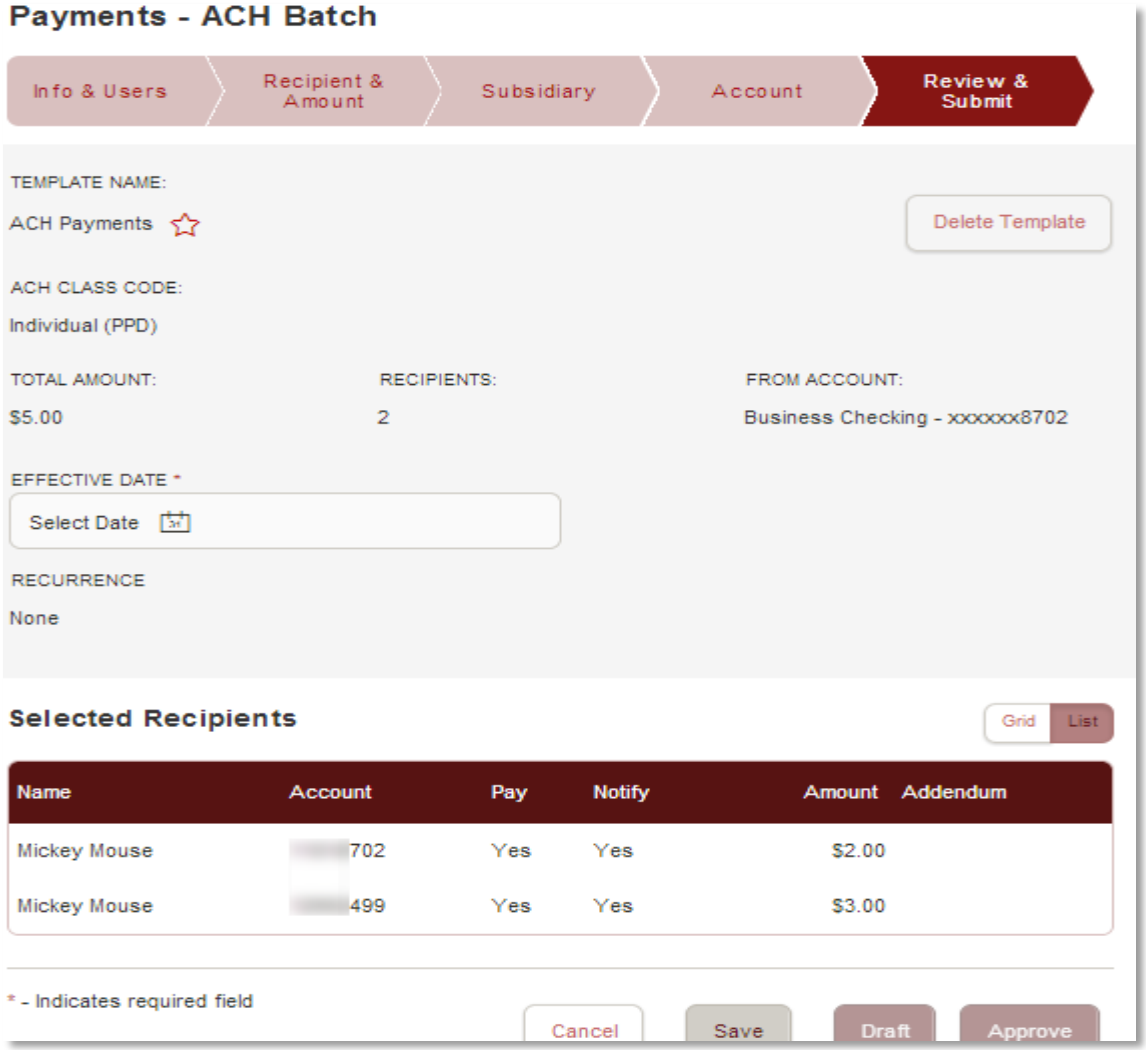


Then check the accounts that you would like to use in paying the recipient:



You will now see both payments in the Recipients & Amounts window:

10. In the Recipients & Amounts page, click or tap Next, or click or tap on the subsidiaries tab. If your configuration requires subsidiaries, the Subsidiary page appears.
11. (Optional) Click or tap the subsidiary to use, and then click or tap Next, or click or tap on the Accounts tab.
12. The Account page appears.
13. On the Account page, select the check box for the account to use, and click or tap Next, or click and tap on the Review and Submit tab. The Review & Submit page appears.



14. Click or tap the Effective Date field, and click or tap the date to process the payment or template. Note – greyed out dates are not available for processing.
15. To create a recurring payment or template, do the following:
    a. Click or tap Set Schedule. The Schedule Recurring Transaction window appears.
    b. Select when the payment or template should recur.
    c. Select a date from the calendar, or click or tap Repeat Forever.
    d. Click or tap Save.
16. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
    - Click or tap Save to save a new template or changes to an existing template. You must save a template before you can draft a payment based on the template.
    - Click or tap Approve to approve the payment to each recipient. Note – if transaction codes are required, you will be prompted to navigate to the Activity Center to Approve your transaction. Also if you use Dual Approval you will need to use the notify option in the Activity center for the transaction you just drafted.
    - Click or tap Draft to draft the payment.

Using imported files with an ACH Batch or ACH Collection

Imported files help you to automate the process of creating payments, remove duplicated effort, and reduce errors. Depending on the file format, you can do the following with an imported file:

- Update recipients and amounts in a payment
- Create a new payment with recipients and amounts
- Submit an ACH-format file for processing

You import the Recipients and amounts from a file that you create outside of online banking or the mobile banking app. The file that you upload must be in a specified format.

Tip: To use splits in an imported file, include each split as separate line in the imported file.

This section includes the following:

- "Updating recipients and amounts in a payment" on page 132
- "Importing recipients and amounts to create a payment" on page 138
- "Importing a NACHA file to create a payment" on page 142

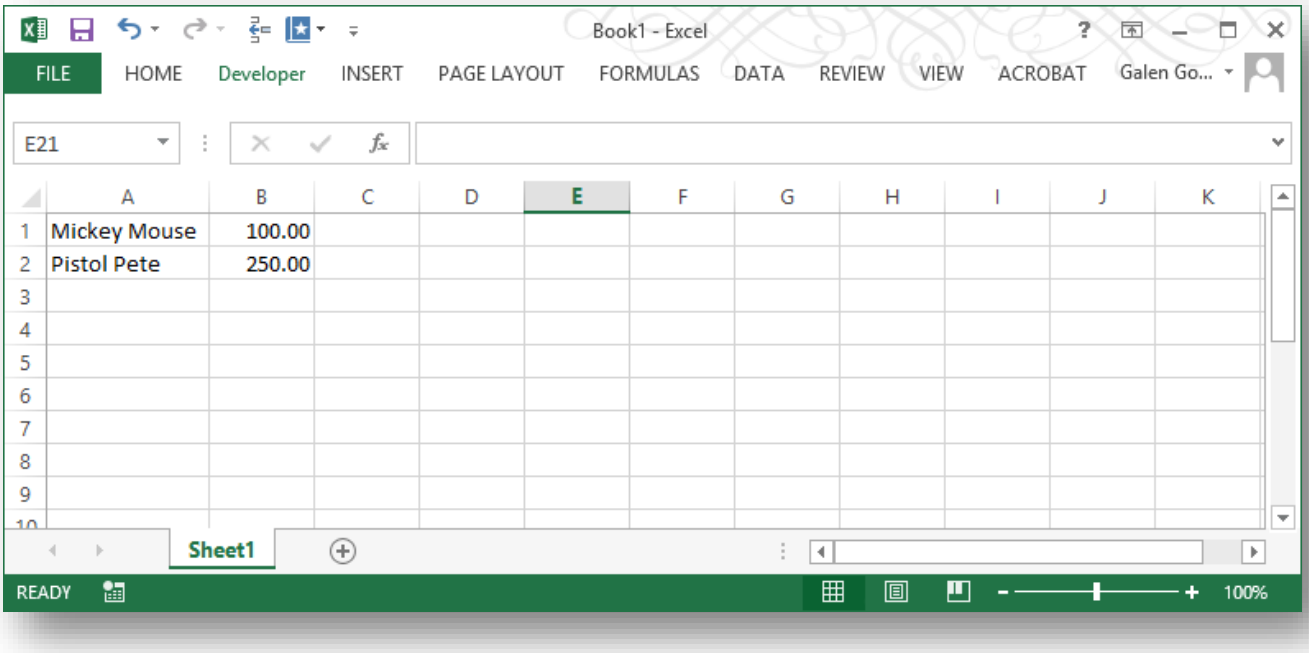
Updating recipients and amounts in a payment

When you create an ACH Batch or ACH Collection, you can import a file to update the amounts for the recipients in the payment. You can create the payment from a template or as a new payment. Before you perform the import, you create a two-column Comma-Separated Values (CSV) file in your accounting or other software. You do not create the

CSV file in online banking or the mobile banking app.

The two-column CSV file must contain the following columns:

- Recipient name (must match recipient name in the template)
- Amount



File does not have to be created in Excel, this is for example purposes only.

The import uses the name and the order of recipients in the file to match recipients and update amounts. The list of recipients in the file should be the same as the list in the payment. If the payment includes a recipient more than once, the file should include a separate line for each transaction with the recipient. For each recipient, the import updates the transaction amounts in the order that they appear in the file.

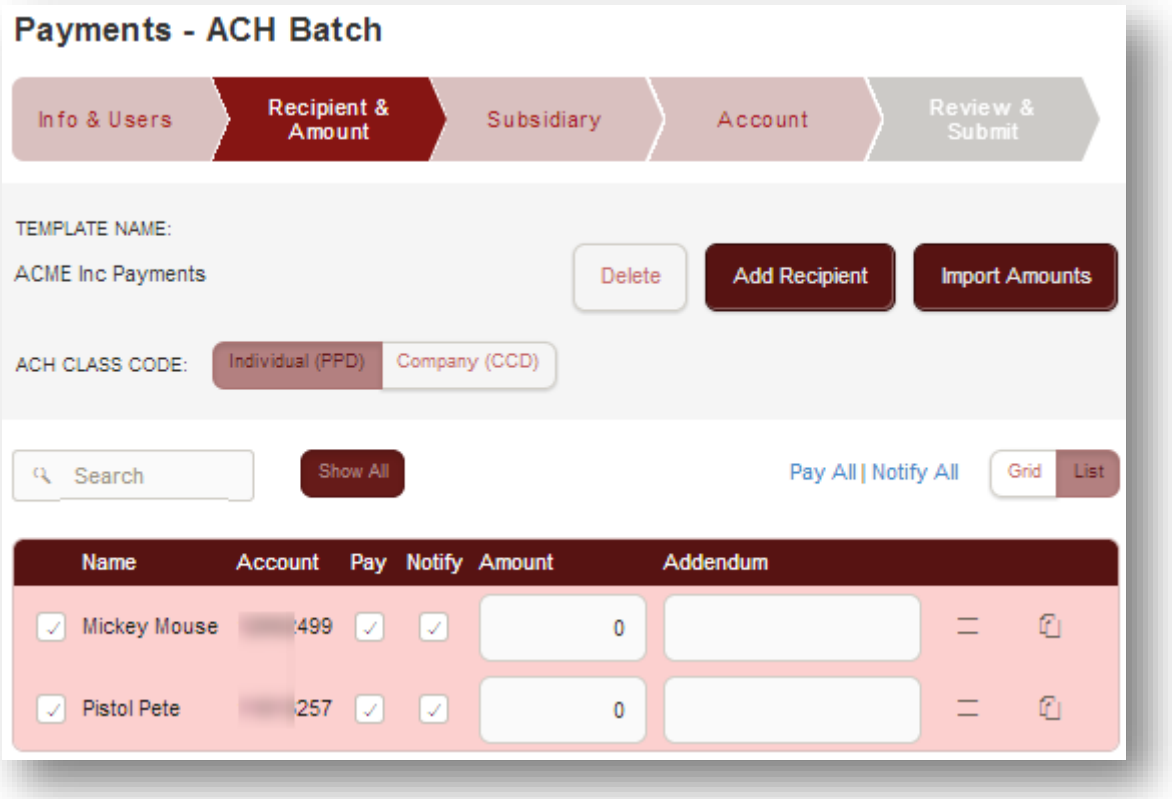
Note: If we cannot match every recipient in the file and the payment, the import fails.

To update recipients and amounts:

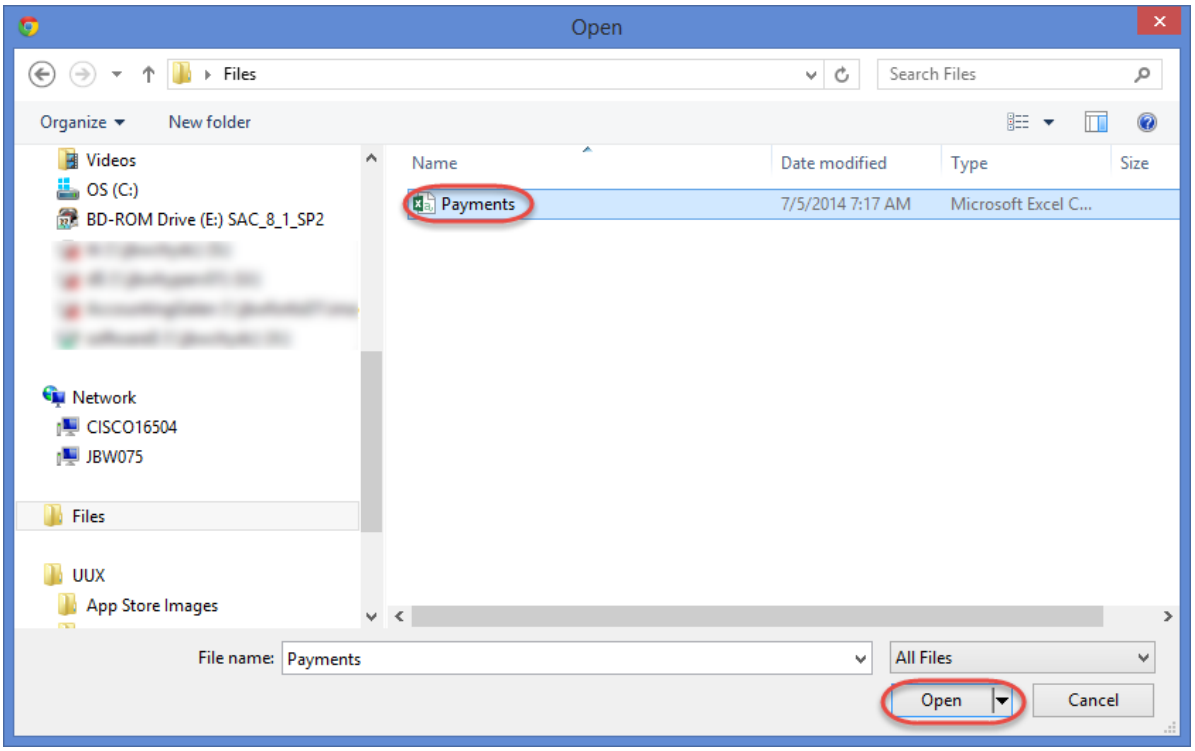
1. In the Menu, click or tap Commercial > Payments. The Payments page appears.
2. On the Payments page, do one of the following:
   - Click or tap the template that you want to use to create the payment, and complete the User Rights tab then click or tap next to navigate to the Recipients tab.
   - In the New Payment drop-down list, click the payment type to create, this will automatically load the recipients tab.
3. On the Recipients tab do the following:
   a. Click or tap one of the ACH Class Code options.
   b. (Optional) If you are creating a new payment, add recipients to the

payment. You do not need to specify amounts.

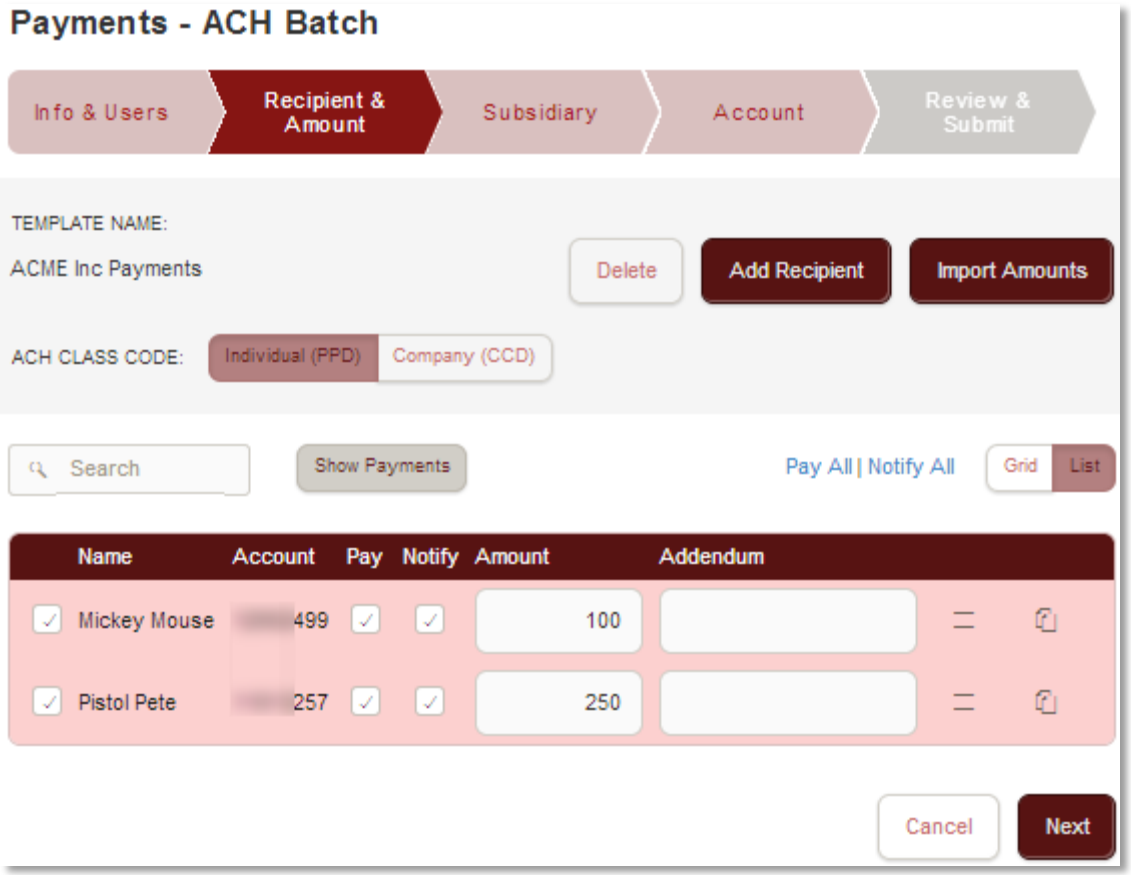
c. Click or tap Import Amounts. The Open dialog box appears.



4. In the Open dialog box, locate the file that you want to upload, and click or tap Open. The process to locate the file varies, depending on your device (and is not available from tablets or smartphones.

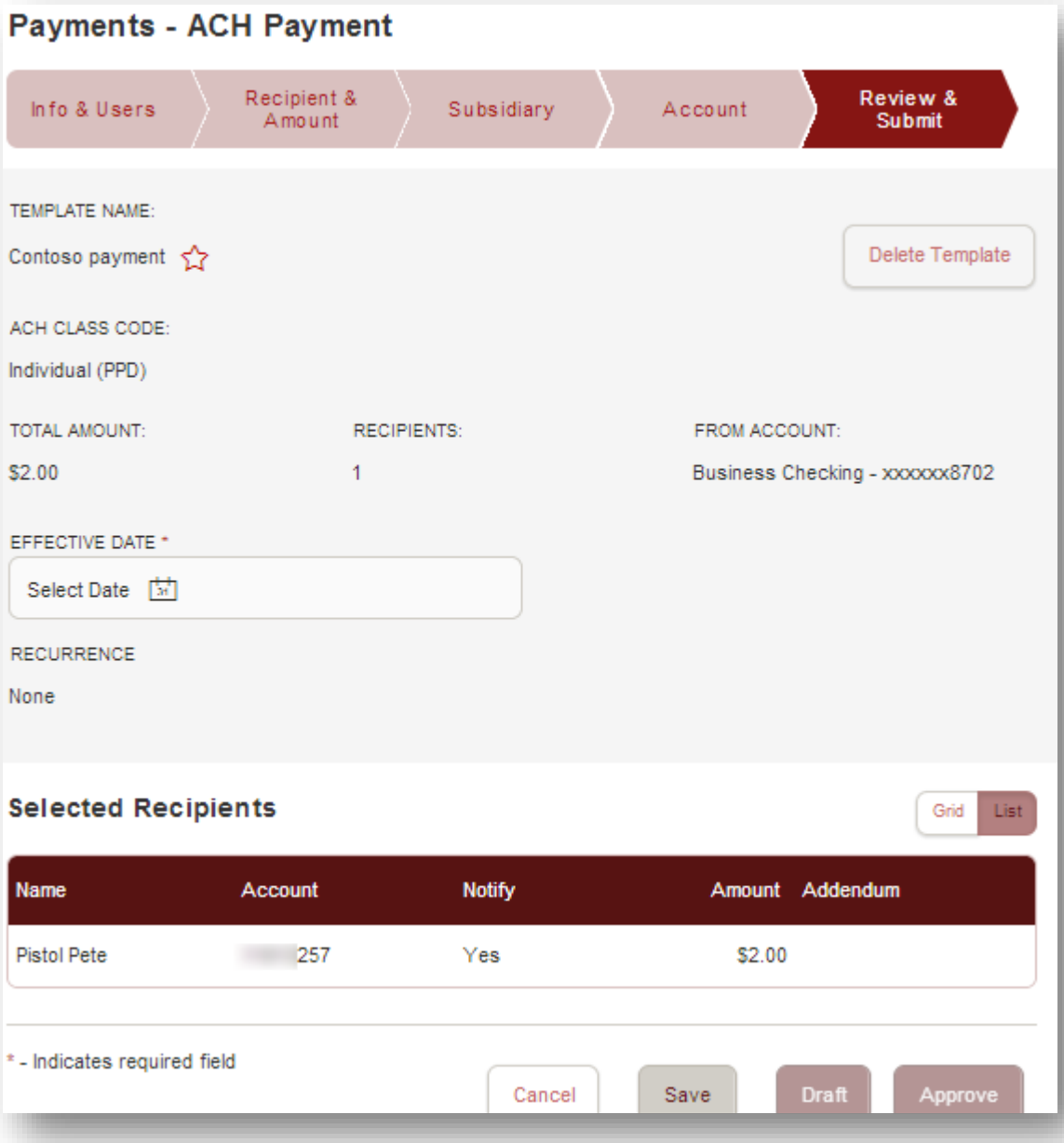


5. In the Recipient & Amount page, verify the recipients, the amounts and the Settings, and click or tap Next, or click or tap on the Subsidiary tab. If your account uses subsidiaries, the Subsidiary page appears.

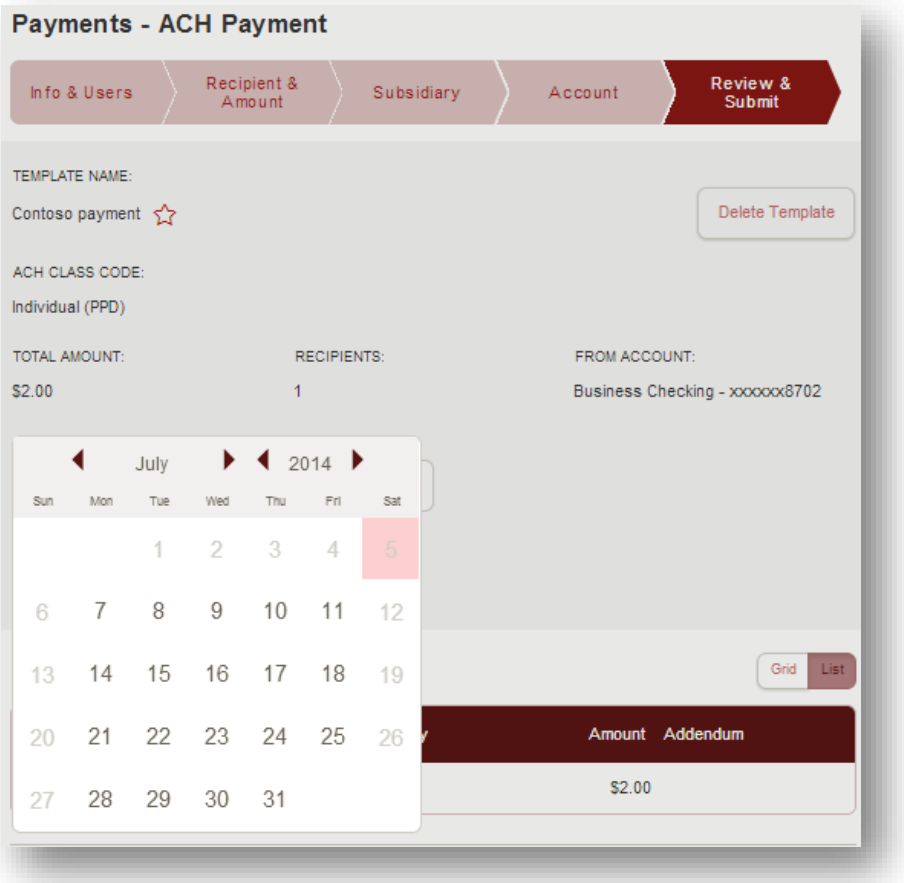


Tip: See "Recipient information in a payment or a template" on page 91 for information about the recipient information.

6. (Optional) Click or tap the subsidiary to use, and click or tap Next, or click or tap on the Accounts tab. The Account page appears.
7. On the Account page, select the check box for the account to use, and click or tap Next, or click or tap on the Review and Submit tab. The Review & Submit page appears.

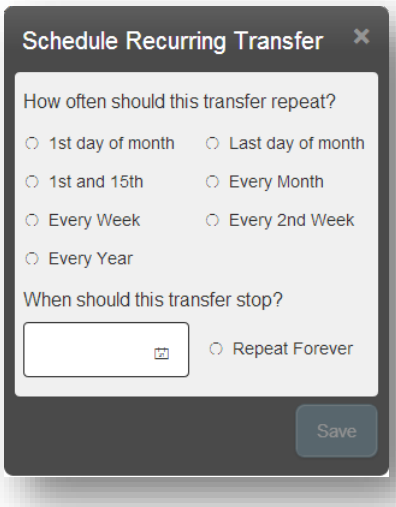


8. Click or tap the Effective Date field, and click or tap the date.



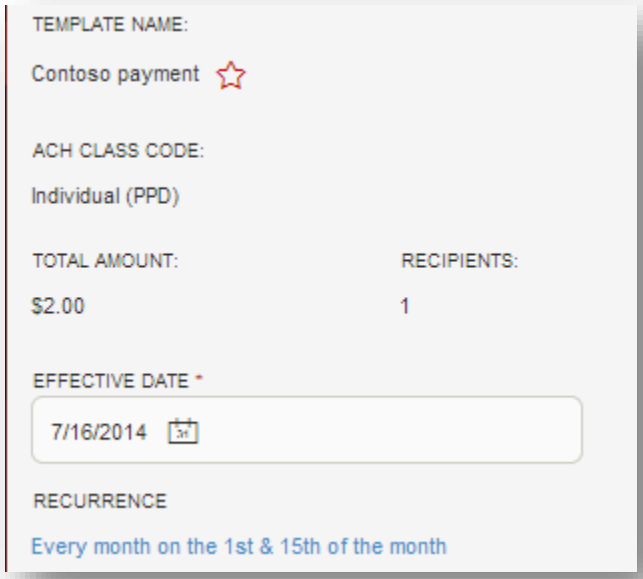
(Note: dates that are greyed out are unavailable for processing dates).

9. To create a recurring payment or template, do the following:
    f. Click or tap Set Schedule. The Schedule Recurring Transfer window appears.



    g. Select when the payment or template should recur.
    h. Select a date from the calendar, or click or tap Repeat Forever.
    i. Click or tap Save.

j. Back on the Review and Submit tab you will see your recurrence settings listed under the effective date entry field.



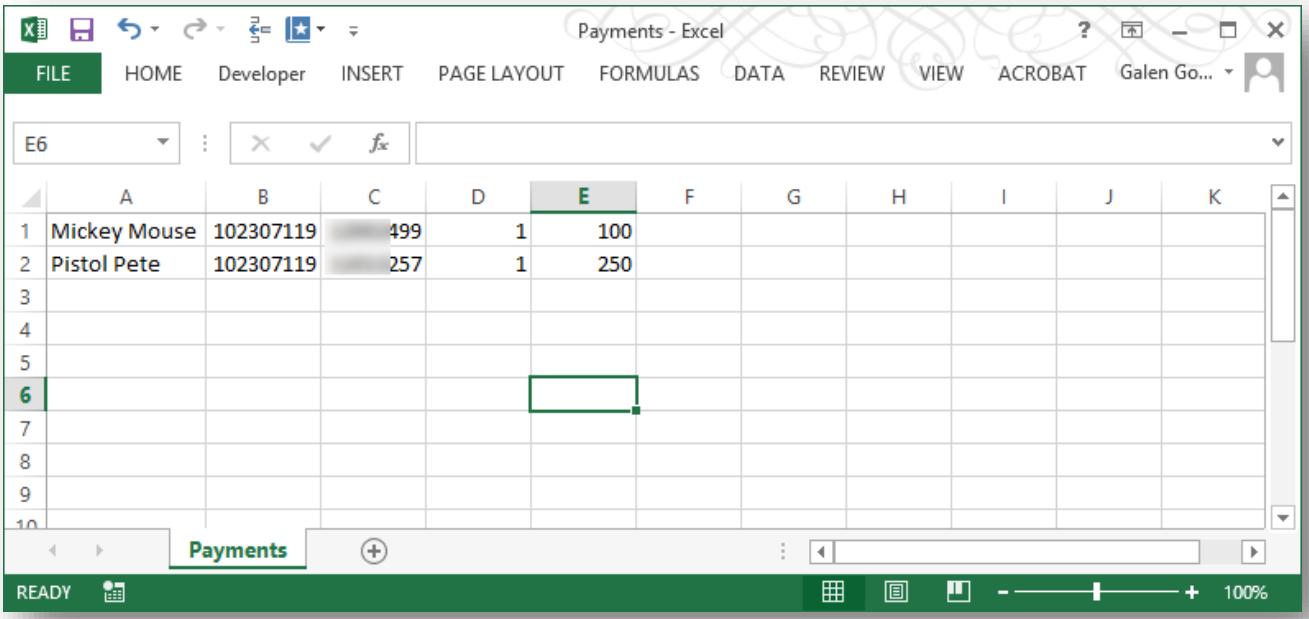
10. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
    - Click or tap Save to save a new template or changes to an existing template. This makes the template available for future use under Payments.
    - Click or tap Approve to approve the payment. Note – if transaction codes are required, you will be prompted to navigate to the Activity Center to Approve your transaction. Also if you use Dual Approval you will need to use the notify option in the Activity center for the transaction you just drafted
    - Click or tap Draft to draft the payment.

Importing recipients and amounts to create a payment

You can import a list of recipients and amounts from a 5-column Comma-Separated Values (CSV) file to add recipients and amounts to a new ACH Batch or ACH Collection.

The CSV file must contain the following columns:

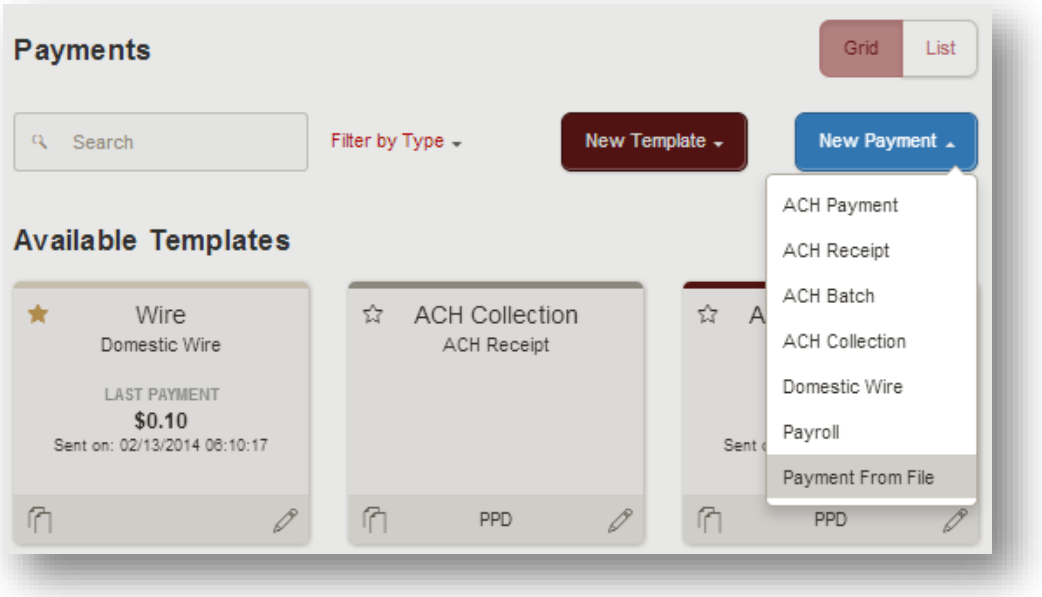
- Recipient name
- Routing transit number
- Account number
- Account type (1 for checking, 2 for savings)
- Amount



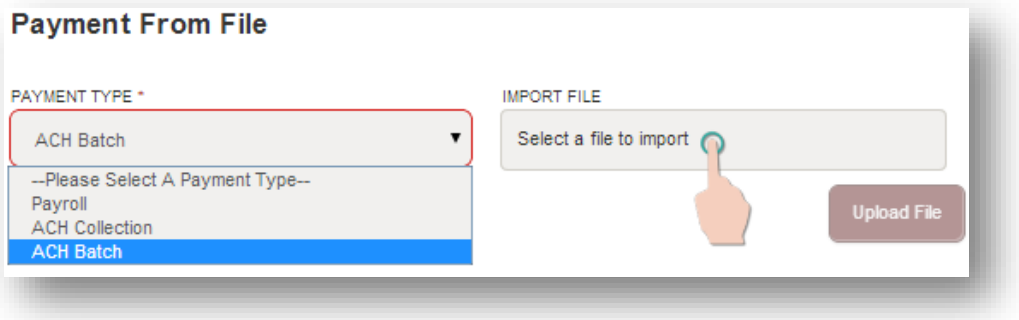
The recipient name does not need to match an existing recipient. The import uses the name and the order of the file to create recipients and amounts. You can include a recipient multiple times to create multiple payments. The payments can be to the same account or a different account.

To import recipients and amounts to create a payment:

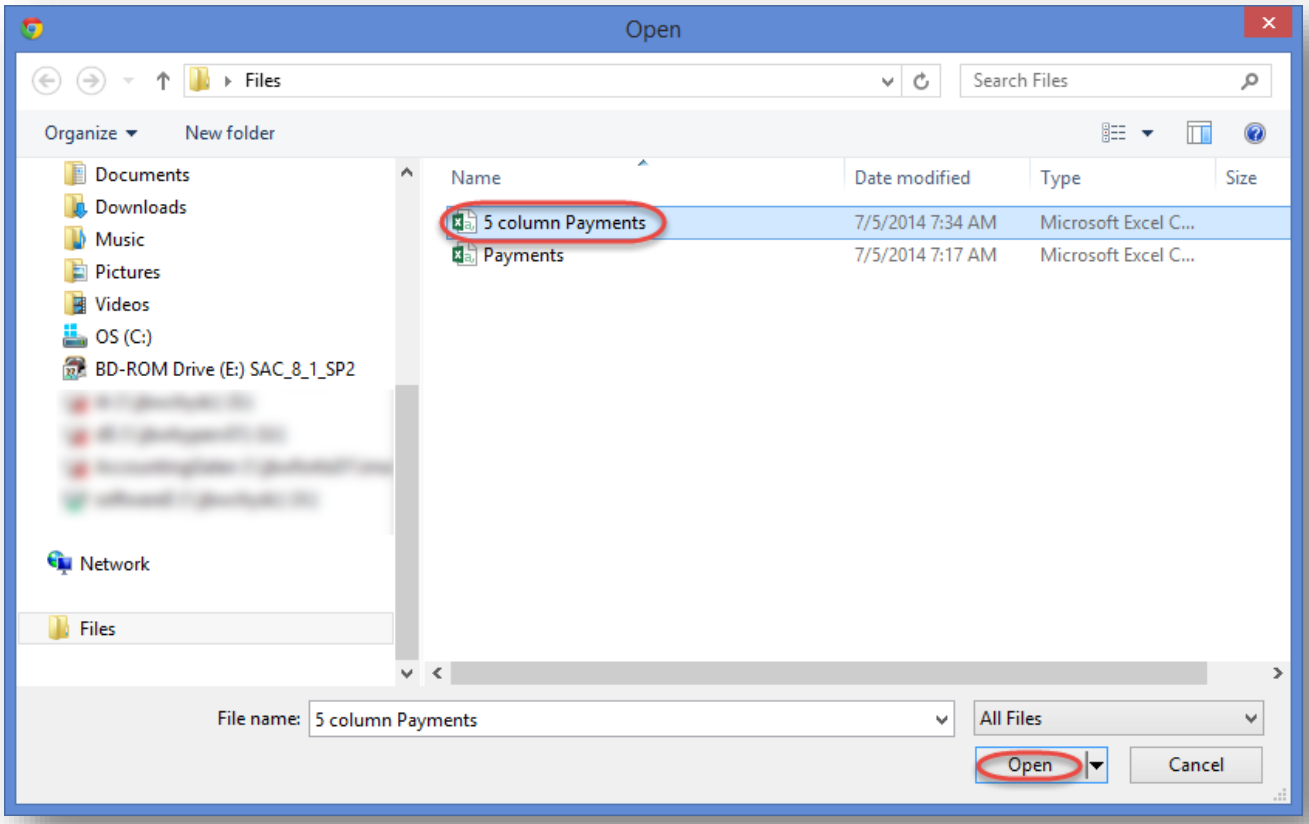
1. In the Menu, click or tap Commercial > Payments. The Payments page appears.
2. On the Payments page, in the New Payment drop-down list, click or tap Payment From File. The Payment From File page appears.



3. Do the following:
    a. In the Payment Type drop-down list, select the payment type.
    b. Click or tap Select a file to import. The Open dialog box appears.

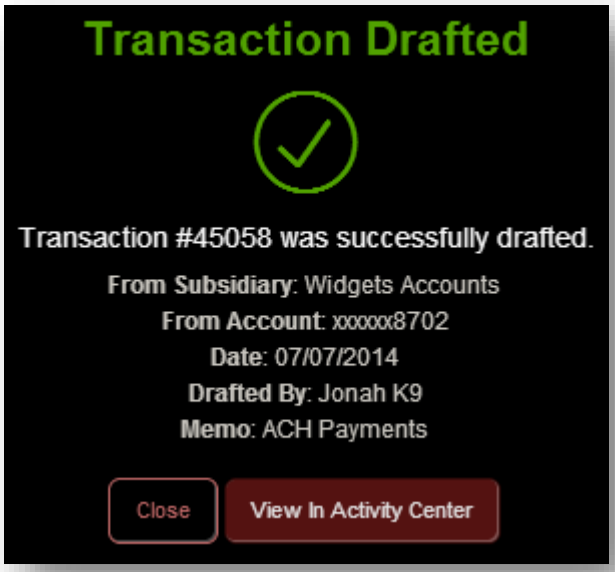


4. In the Open dialog box, locate the file that you want to upload, and click or tap Open. The process to locate the file varies, depending on your device.

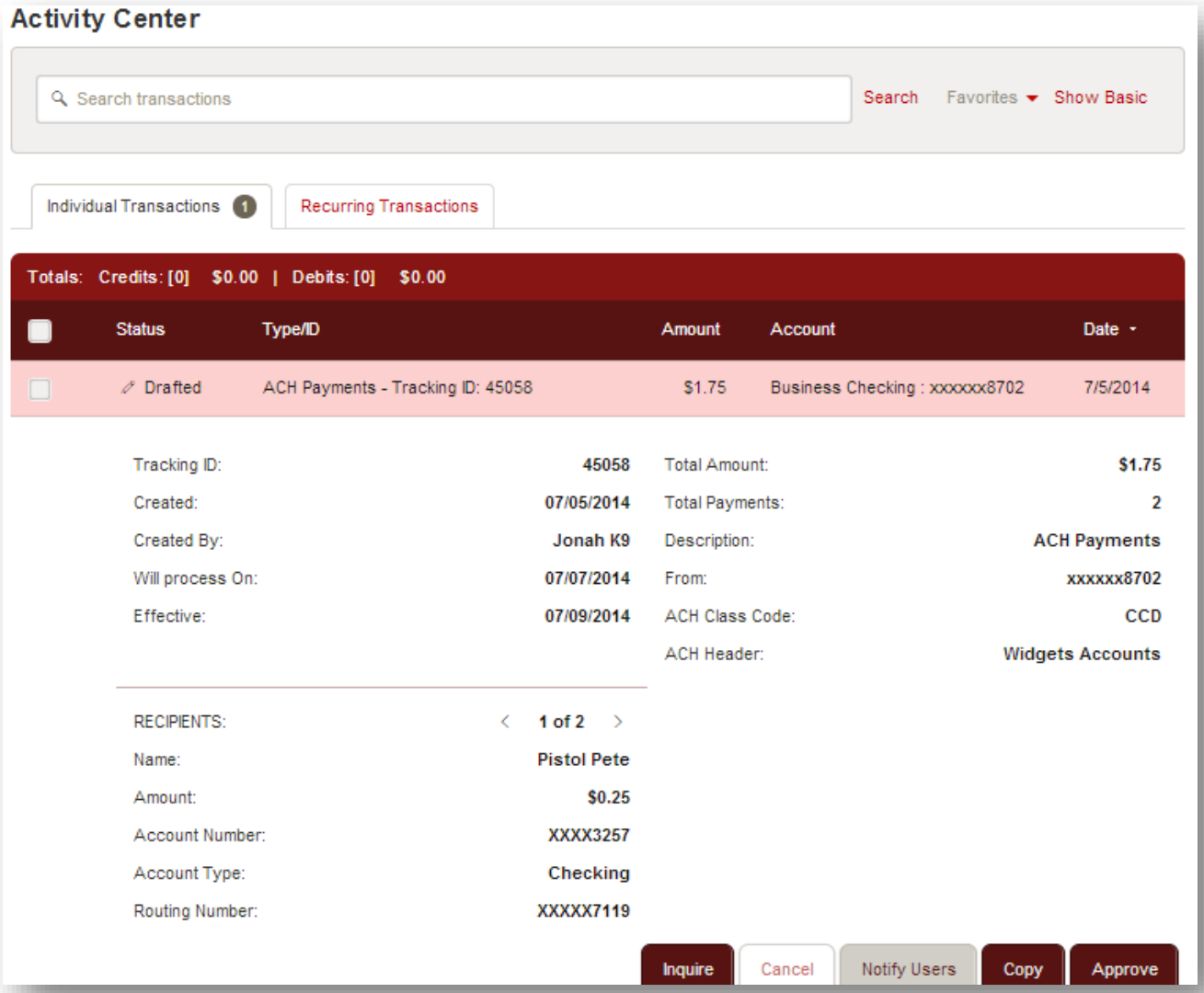


5. In the Payment From File page, click or tap Upload File. The Payment from File - Additional Information page appears.

6. Do the following:
   a. Select the Pay From/Pay To account.
   b. (Optional) Select the Subsidiary.
   c. Select the Effective Date.
   d. Click or tap Submit.
7. In the success message, do one of the following:
   a. Click or tap Close.
   b. Click or tap View in Activity Center.



Success Message – Note this transaction we do have to approve in the Activity Center.



Transaction as seen in the Activity Center – Note this transaction still requires approval.

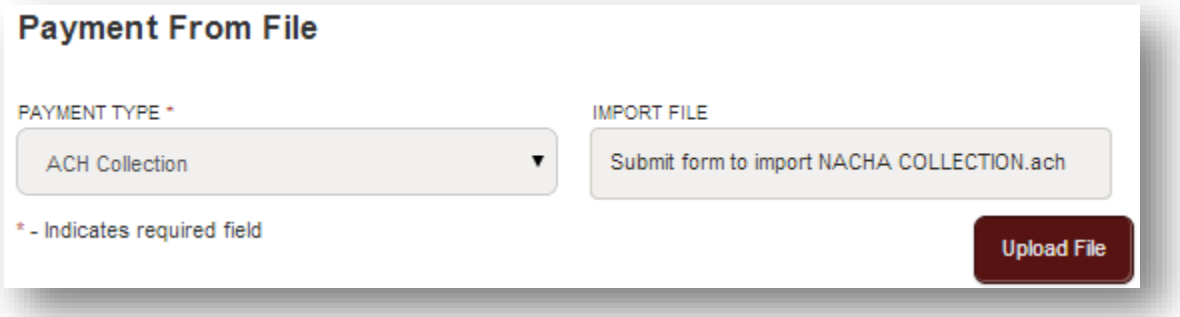
Importing a NACHA file to create a payment

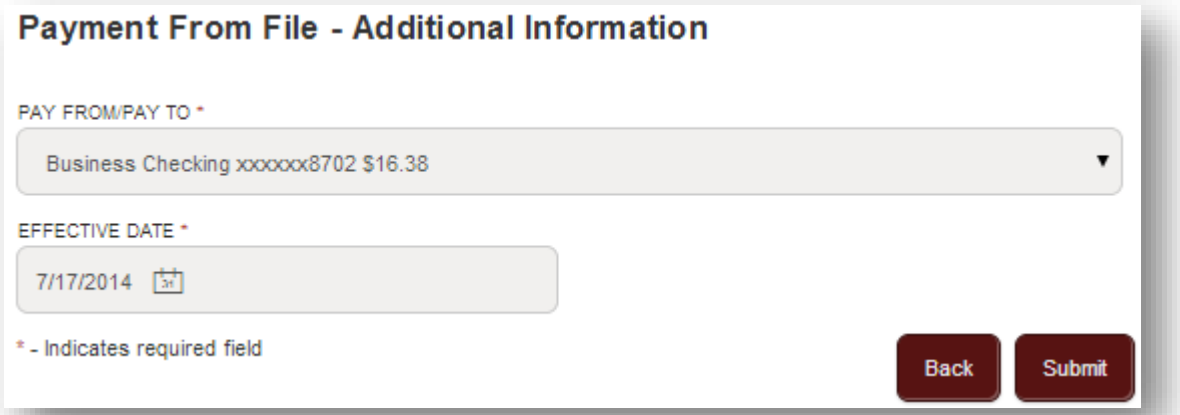
You can import a balanced NACHA format file to create an ACH Batch or ACH Collection. When you import a NACHA format file, we verify the contents of the file before we process it. If the file is missing required information, we prompt you for the information. If the file has any errors, we display an error message, and we cannot process the file. You can correct the errors in the file and upload the corrected file.

You create the NACHA-format file in your accounting or other software.

To import a NACHA file to create a payment (this process is very similar to importing a 5-column CSV file above):

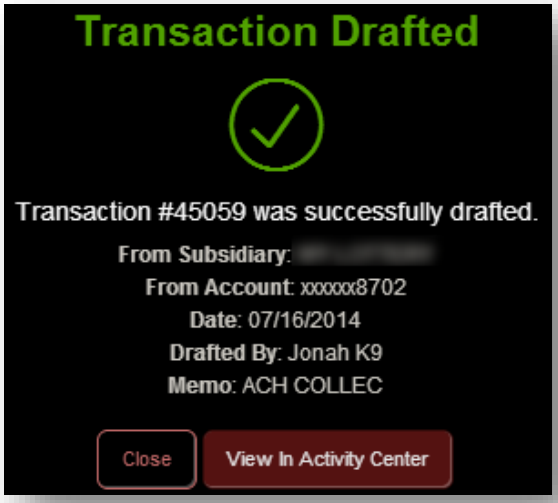
1. In the Menu, click or tap Commercial > Payments. The Payments page appears.
2. On the Payments page, in the New Payment drop-down list, click or tap Payment From File. The Payment From File page appears.
3. Do the following:
    a. In the Payment Type drop-down list, select the payment type.
    b. Click or tap Select a file to import. The Open dialog box appears.
4. In the Open dialog box, locate the file that you want to upload, and click or tap Open. The process to locate the file varies, depending on your device.
5. In the Payment From File page, click or tap Upload File. If we need additional information to process the file, the Payment from File - Additional Information page appears.



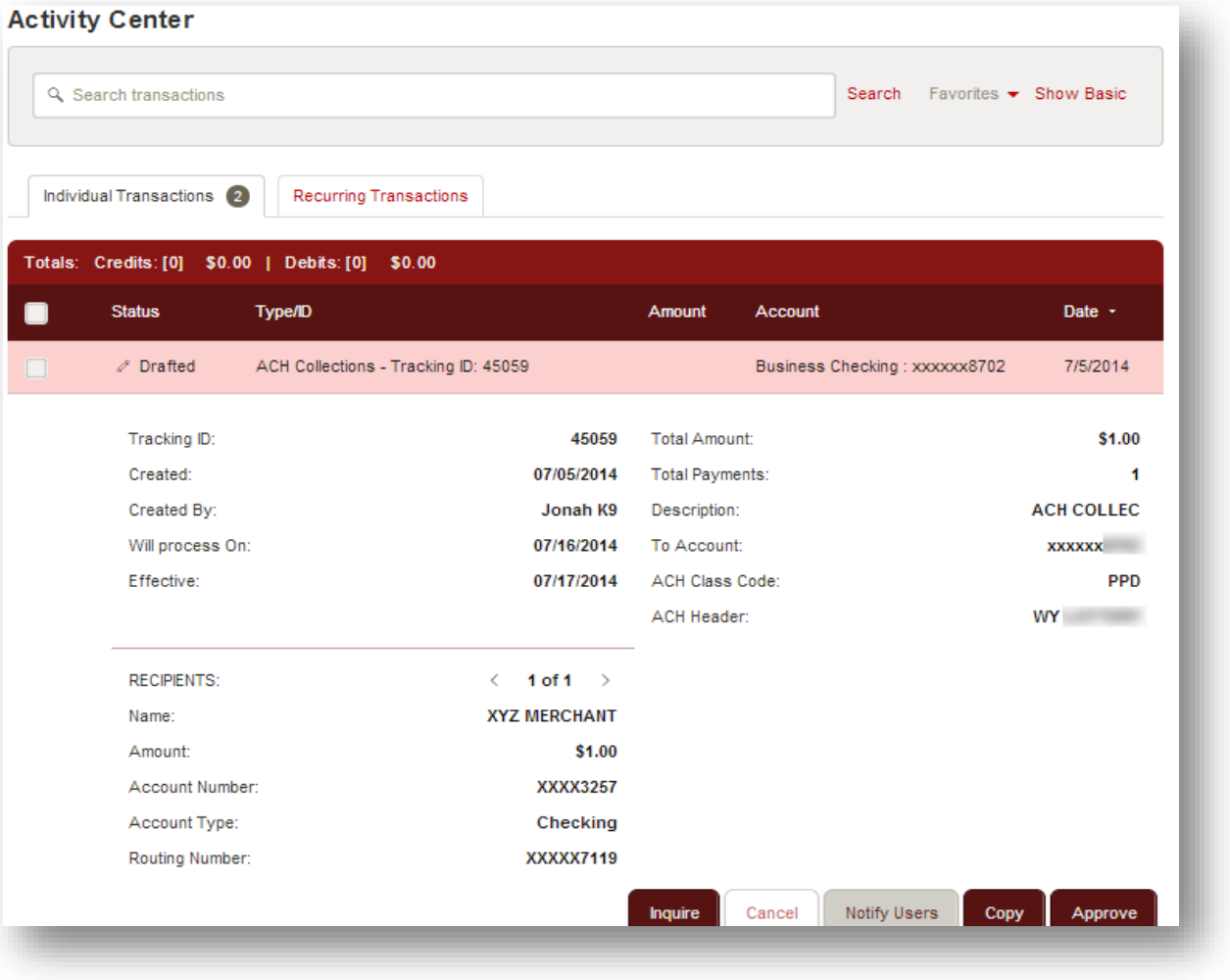


6. (Optional) On the Payment from File - Additional Information page, the fields that appear depend on the missing information. Do some or all of the following:
    - Select the Pay From/Pay To account.
    - Select the Subsidiary.
    - Select the Effective Date.
7. (Optional) Click or tap Submit.

8. In the success message, do one of the following:
    a. Click or tap Close.
    b. Click or tap View in Activity Center.



Success Message – Note this transaction we do have to approve in the Activity Center.



Transaction as seen in the Activity Center – Note this transaction still requires approval.

Creating a Tax Payment

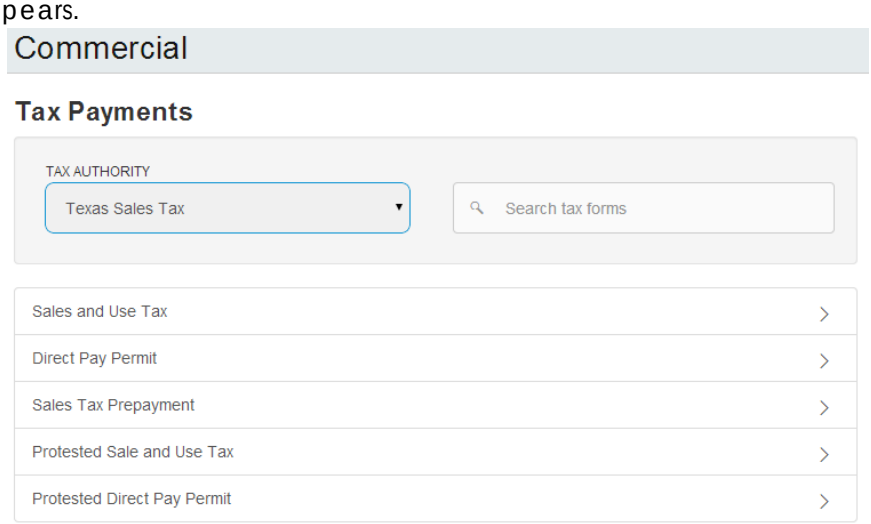
You can use online banking and the mobile banking app to make Tax Payments to a local, state, or Federal tax authority.

> Note: Before you make an electronic tax payment, contact each tax authority individually to obtain information about their requirements and to enroll in their Electronic Funds Transfer (EFT) program.

To create a Tax Payment;

1. In the Menu, click or tap Commercial > Tax Payments. The Tax Payments page

appears.

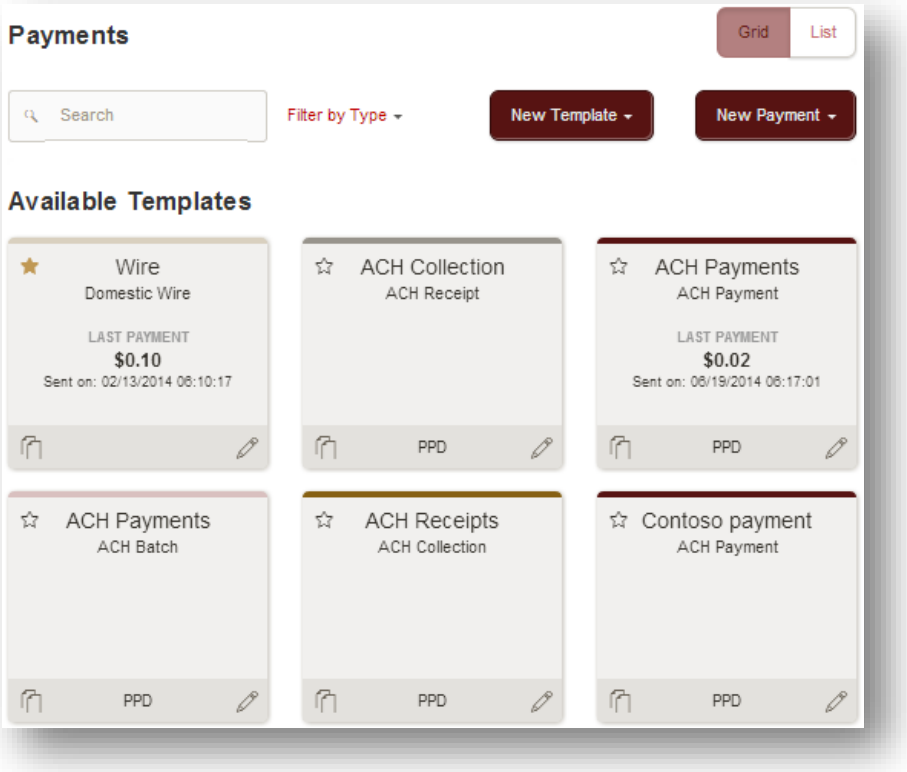


2. In the Tax Authority drop-down list, select the tax authority to receive the payment. The list of available payments for that authority appears.
3. In the list of available payments, locate the payment type that you want to create. You can browse or search to locate the form. Click or tap the form, and the tax form page appears.
4. The items on the tax form vary. On the tax form page, enter the required items.
5. Click or tap Submit to submit the payment.

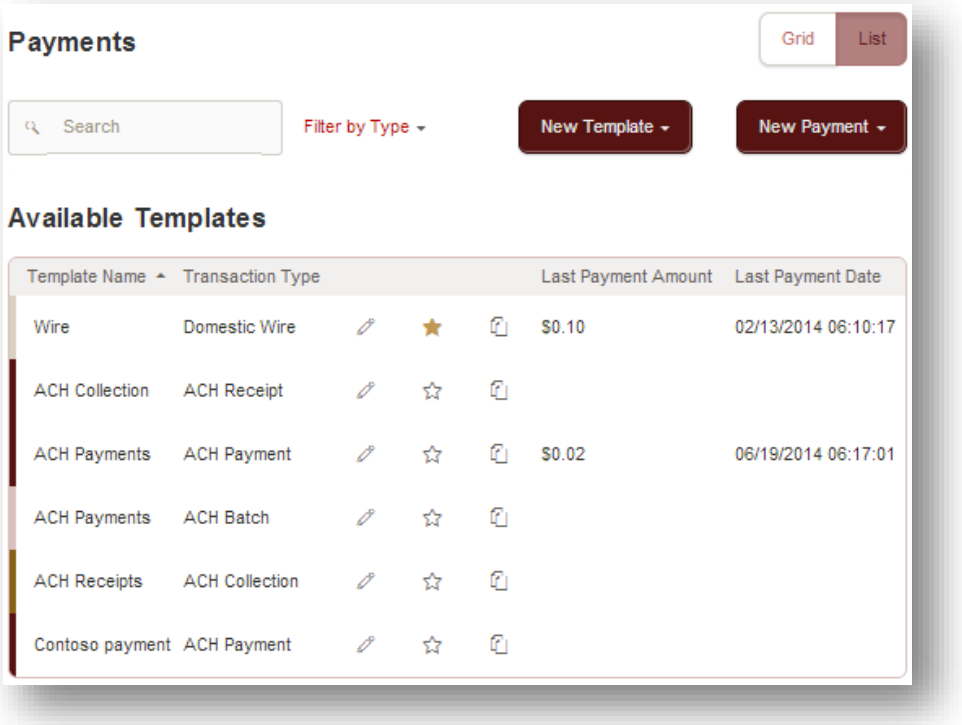
Managing templates

On the Payments page, templates appear as cards in a grid or as items in a list. The following examples illustrate the appearance of the grid and list views.

Example grid view in payments and templates



Example list view in payments and templates



Both views include the following information for each template:

- Template name
- Transaction type
- Last payment amount
- Last payment

The icons on the card and in the list perform the following tasks:

Template card and list icons

Icon	Task
☆	Mark the template as a favorite
✎	Edit or delete the template
⧉	Copy the template

You must have specific rights to create, edit, or delete a template. You can mark any template that you can access as a favorite.

This section includes the following:

- "Searching for a template" on page 149
- "Editing a template" on page 149

- "Copying a template" on page 150
- "Deleting a template" on page 150
- "Marking a template as a favorite" on page 150

Searching for a template

You can use the Payments page to search for a template.

To search for a template

1. In the Menu, click or tap Commercial > Payments. The Payments page appears.
2. On the Payments page, click or tap the Search field, and enter your search text. The templates that match the search text appear on the Payments page.

Filtering templates

On the Payments page, you can use a filter to show only templates of a particular type.

To filter templates:

1. In the Menu, click or tap Commercial > Payments. The Payments page appears.
2. On the Payments page, in the Filter by Type drop-down list, click or tap one of the following:
   - All to show all templates.
   - Any transaction type name.

   Templates of the selected type appear on the Payments page.

Editing a template

If you have the Manage Templates feature assigned, you can use the Payments page to edit any template. If you have the Draft right for a transaction type, you can edit any template that you created or that another user assigned to you.

When you edit a template, existing payments based on the template do not change. Any future payments use the new template settings.

To edit a template

1. In the Menu, click or tap Commercial > Payments. The Payments page appears.
2. On the Payments page, click or tap the template that you want to edit. You can browse or search to locate the template. The Info & Users page for the template appears.
3. Make any needed changes to the template settings.
4. Click or tap Review & Submit.
5. On the Review & Submit page, click or tap Save.
6. Click or tap Close to the update successful message

Copying a template

You can use the Payments page to copy an existing template, make changes, and save the copy.

To copy a template:

1. In the Menu, click or tap Commercial > Payments. The Payments page appears.
2. On the Payments page, locate the template that you want to copy. You can browse or search to locate the template.
3. Click or tap the copy icon ( ) for the template. The Info & Users page appears.
4. Make any needed changes to the template settings.
5. Click or tap Review & Submit.
6. On the Review & Submit page, click or tap Save.
7. Click or tap Close.

Deleting a template

You can use the Payment page in online banking and the mobile banking app to delete a template. When you delete a template, existing payments based on the template do not change.

To delete a template

1. In the Menu, click or tap Commercial > Payments. The Payments page appears.
2. On the Payments page, click or tap the template that you want to delete.
   You can browse or search to locate the template. When you click or tap the template, the Info & Users page for the template appears.
3. Click or tap the delete icon ( ).
4. Click or tap Close.

Marking a template as a favorite

Favorite templates are the templates that you use most often. Every user has an individual list of favorite templates. Favorite templates are grouped together before any other templates on the Payments page. You can mark any template that you can access as a favorite.

To mark a template as a favorite:

1. In the Menu, click or tap Commercial > Payments. The Payments page appears.
2. On the Payments page, locate the template that you want to mark as a favorite. You can browse or search to locate the template.
3. On the Payments page, click or tap the Favorite icon ( ) for the template.

Creating a payment from a template

A template is a model for a payment. Depending on your user rights, you may be able to change all of the fields in the payment that you create, or you may only be able to change

the Date, Description, and Amount.

The templates that you can use appear in the Available Templates area on the Payments page.

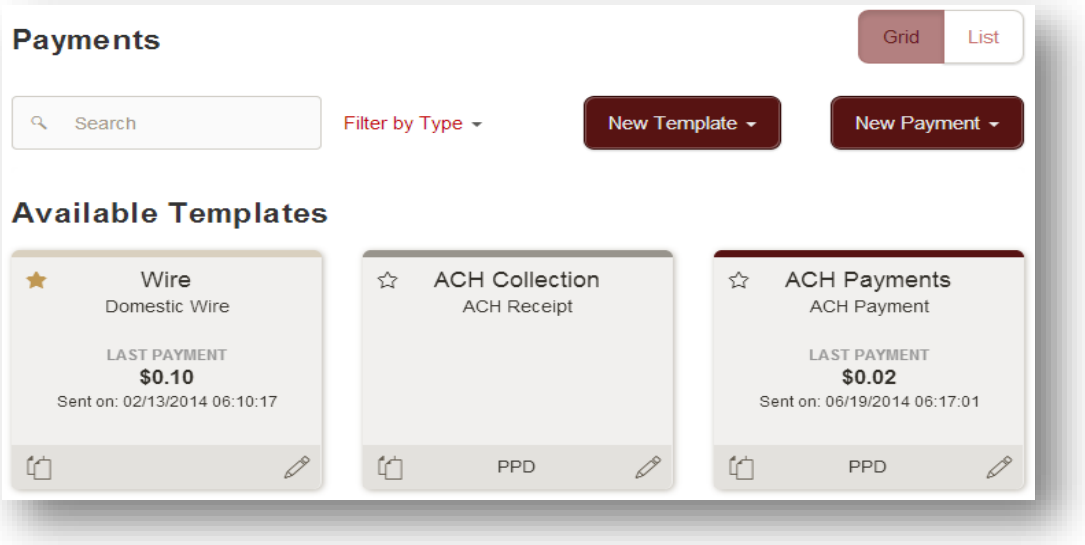
If you have the **Draft right** assigned for a transaction type, you can change any of the values in the template when you create the new payment.

If you have the **Draft Restricted** right assigned for the transaction type, you can only change the date, description, and amount in the template when you create the new payment.

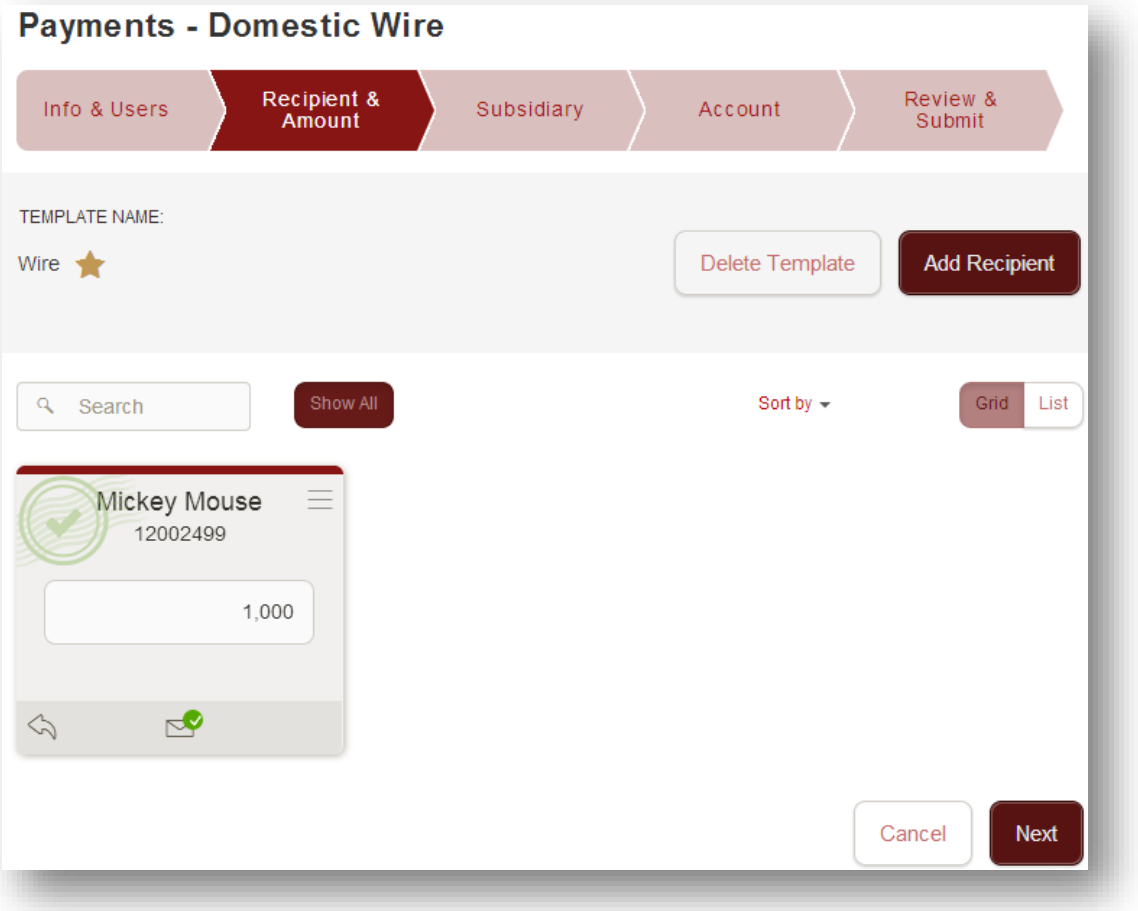
See "How user rights control payments and templates" on page 83 for more information.

To create a payment from a template:

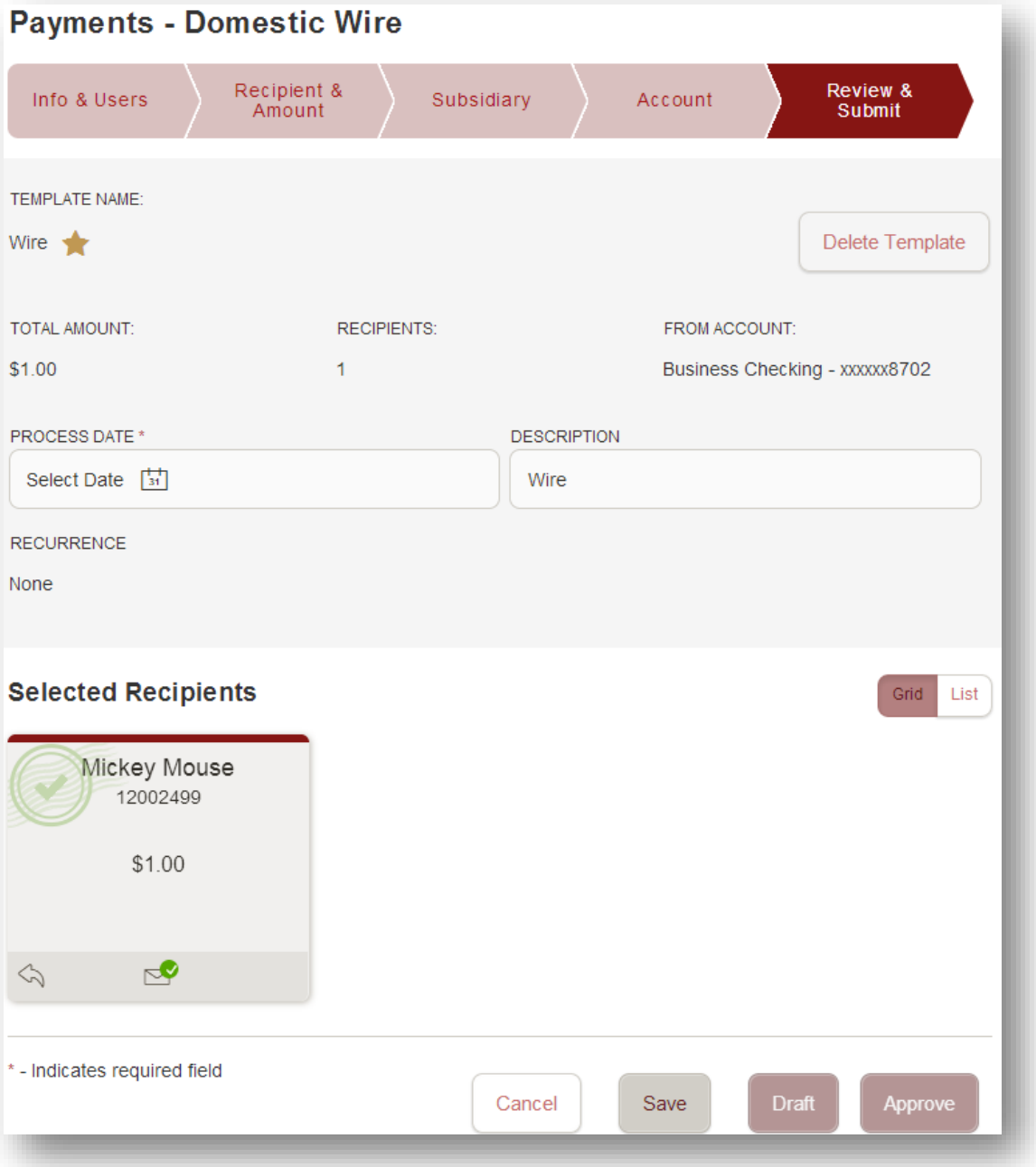
1. In the Menu, click or tap Commercial > Payments. The Payments page appears with the templates that you can access.



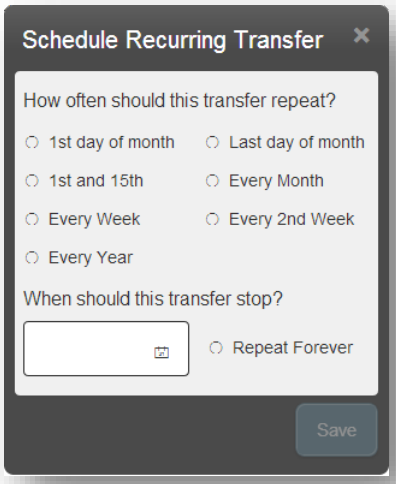
2. On the Payments page, click or tap the template that you want to use to create the payment. The Recipient & Amount page appears.



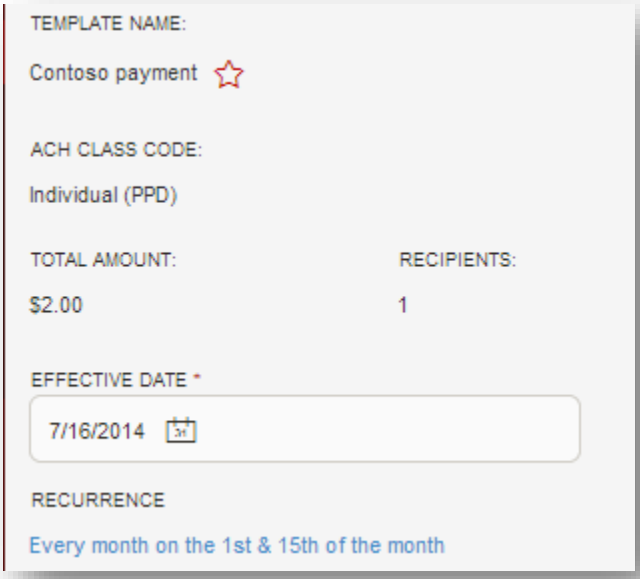
3. For each recipient, do the following:
    a. Enter the correct amount in the Amount field on the recipient card or list item.
    b. To notify the recipient when the payment processes, do one of the following:
        - In Grid view, make sure that the notify icon appears. You can click or tap the icon to change the notify setting.
        - In List view, select the Notify check box for the recipient.
    c. For multi-recipient payments, to pay the recipient when the payment processes, do one of the following:
        - In Grid view, make sure that the pay icon appears. You can click or tap the icon to change the payment setting.
        - In List view, select the Pay check box for the recipient.
4. Verify all of the settings, then click or tap Next to get to the Review and Submit Tab, or tap or click on Review and Submit (there is no need to modify the Subsidiary or Account tabs). The Review & Submit page appears.



5. Click or tap the Effective Date field, and click or tap the date to process the payment
6. To create a recurring payment or template, do the following:
    a. Click or tap Set Schedule. The Schedule Recurring Transfer window appears.



b. Select when the payment or template should recur.
c. Select a date from the calendar, or click or tap Repeat Forever.
d. Click or tap Save.
e. Back on the Review and Submit tab you will see your recurrence settings listed under the effective date entry field.



7. The options available on the Review & Submit tab vary, depending on your user rights. Do one of the following:
   - Click or tap Save to save a new template or changes to an existing template. This makes the template available for future use under Payments.
   - Click or tap Approve to approve the payment. Note – if transaction codes are required, you will be prompted to navigate to the Activity Center to Approve your

transaction. Also if you use Dual Approval you will need to use the notify option in the Activity center for the transaction you just drafted

Viewing or canceling a payment

If your user rights allow it, you can use the Payments page or the Activity Center page to view a payment. You may also be able to cancel a scheduled but incomplete payment on the Activity Center page.

This section includes the following:

- "Viewing a payment" on page 155
- "Canceling a payment" on page 156

Viewing a payment

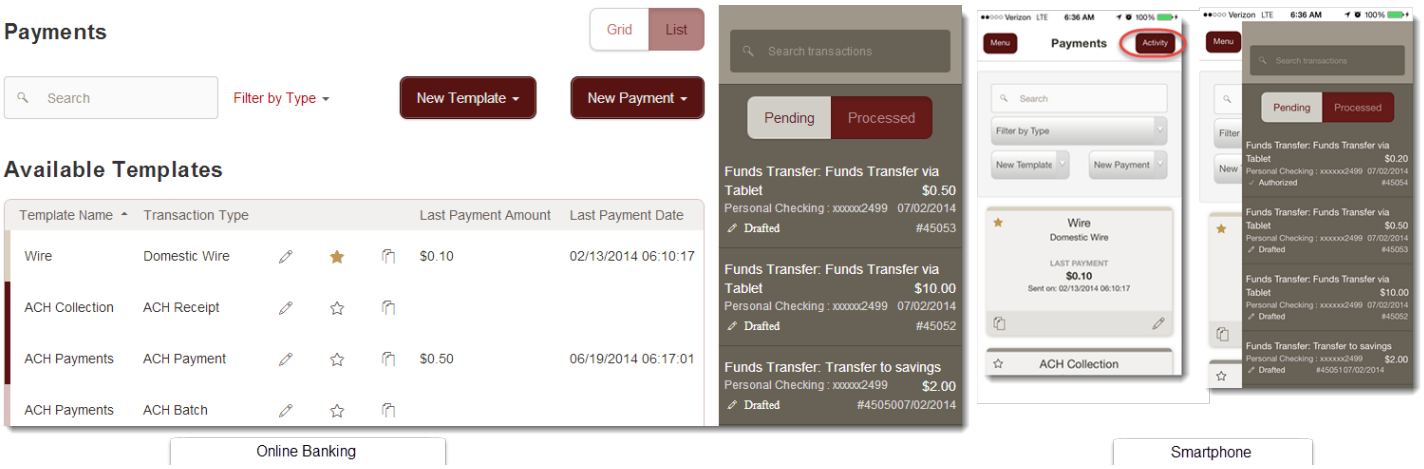
You can view or search for an existing pending or processed payment on the following pages:

- Payments
- Activity Center

The Activity Center page may include additional details about a payment.

To view a payment on the Payments page:

1. In the Menu, click or tap Commercial > Payments. The Payments page appears.
2. The Search transactions area (right hand rail on screen. On a smartphone you need to tap on Activity on the top right to reveal the pending and processed right hand rail) lists all of the pending and processed payments. Do one of the following:
   - Click or tap Pending to browse the pending payments.
   - Click or tap Processed to browse the processed payments.
   - Click or tap in the Search transactions field, and enter your search text. The search results appear on the Payments page. (Note – you cannot search the addenda information here, use the activity center to search for addenda info).



3. After you locate a payment, click or tap it for more details. The payment details page appears.
4. (Optional) On the payment details page, click or tap View in Activity Center. The Activity Center page appears, with the payment selected and the details visible.

To view a payment on the Activity Center page:

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. On the Activity Center page, do one of the following:
   - Click or tap Individual Transactions to view a single payment.
   - Click or tap Recurring Transactions tab to view a recurring series of payments.
3. Browse to locate the payment that you want to view.
4. Click or tap the payment. The payment expands to show the details.

Canceling a payment

You can use the Activity Center page to cancel a payment. You can cancel a payment if the status is Drafted or Pending.

To cancel a single payment:

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Click or tap Individual Transactions.
3. Click or tap the payment that you want to cancel. The Transaction details appear.
4. In the Transaction details, click or tap Cancel.
5. When prompted, click or tap Confirm.

To cancel all future occurrences of a recurring payment:

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Click or tap Recurring Transactions.
3. Click or tap the recurring series of payments that you want to cancel. The Transaction details appear.

4. In the Transaction details, click or tap Cancel.
5. When prompted, click or tap Confirm.

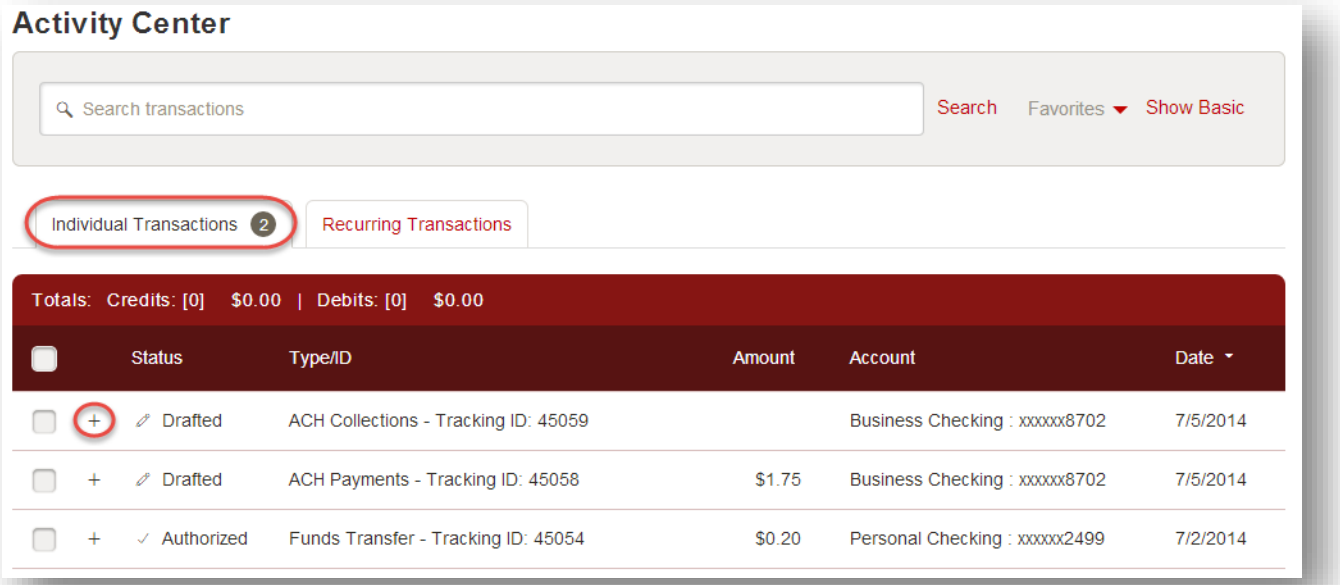
Sending notifications to approvers

If your account uses mobile approval, eligible approvers can configure a mobile approval code. You can use the Activity Center page to send a notification to one or more eligible approvers to request approval.

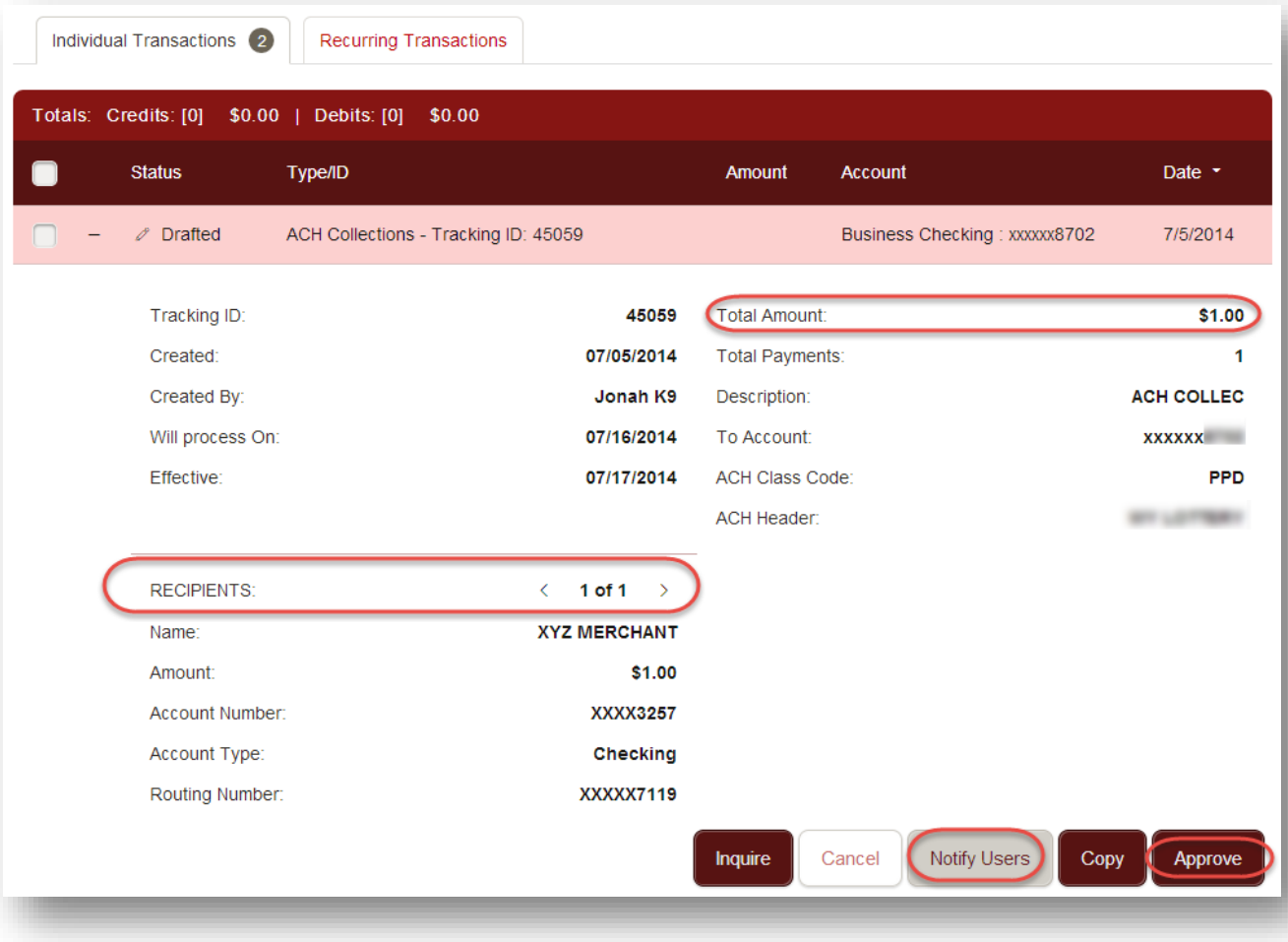
See "Configuring a mobile authorization code" on page 175 for information about configuring mobile approval.

To send notifications to approvers:

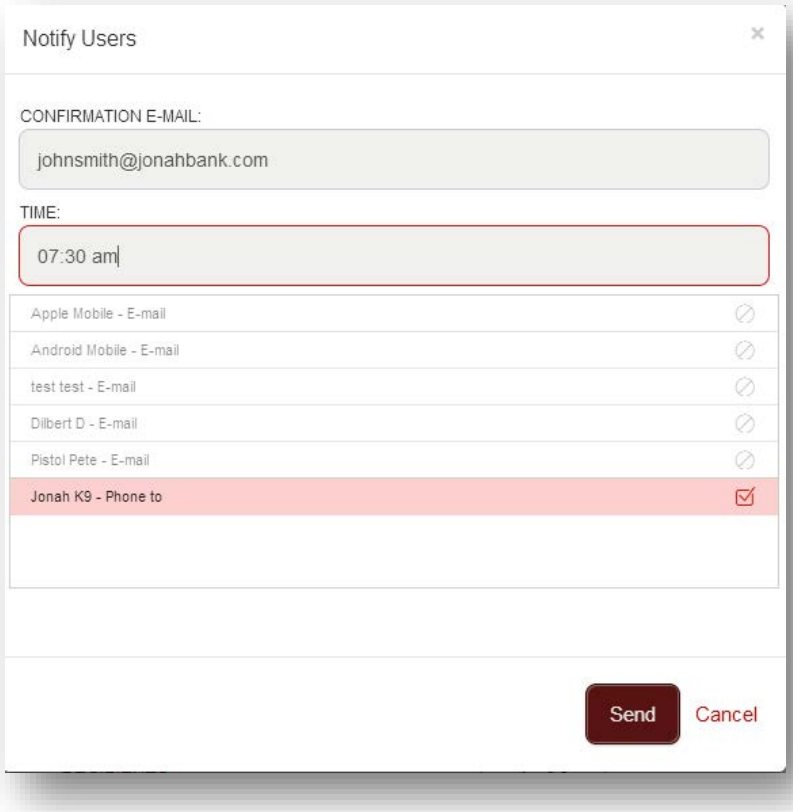
1. After successfully submitting a transaction, click on the "View in Activity Center" button to approve the transaction, or in the Menu, click or tap Transactions > Activity Center. The Activity Center page appears. As shown in the example below, on the individual transactions tab you will see a number indicating how many transactions are requiring approval.
2. Browse or search for the transactions that about which you want to send notifications.



3. On the Activity Center page, click or tap the transaction. Additional details regarding the transaction are exposed, including the total, and the ability to review the amount to or from each recipient. When the details appear, click or tap Notify Users. The Notify Users window appears.



4. Do the following:
    a. In the list of eligible approvers, select the check box for one or more approvers. You can only select eligible approvers.



b. In the Confirmation E-Mail field, enter an email address. We send a confirmation email when we notify the approvers.
c. (Optional) If you selected to notify an approver by phone, in the Time field, enter the time to place the phone call.
d. Click or tap Send.

5. Click or tap Close.

Approving payments

A drafted payment must be approved before it is processed. User rights control the ability to approve payments. See "Rights to transaction types" on page 84 for information about configuring approval rights.

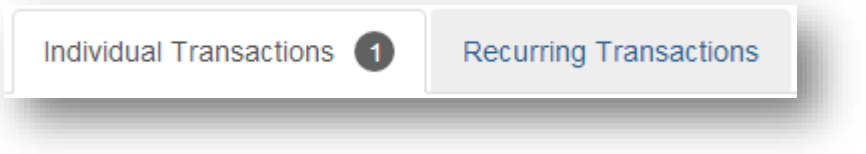
When a user drafts a payment, it appears in the Pending list on the Payments page. It also appears on the Activity Center page. The status of the payment is Drafted. When an eligible approver approves the payment, we schedule the payment for processing. The status changes to Authorized.

To be eligible to approve a transaction, a user must have the Approve right for the transaction type. In addition, the payment cannot exceed the user transaction limits.

When an eligible approver logs in, the number of pending approvals appears on the tabs

on the Activity Center page.

Activity Center page tabs with number of pending approvals



In addition, pending approvals appear in the Quick Actions on the Home page. Quick Actions include pending approvals, the list contains the total number of pending approvals and the number of approvals of each transaction type.

Tip: You cannot approve a transaction after its processing date. If the processing date is in the past, you can copy the transaction to create a new transaction with a new effective date. See "Copying a transaction" on page 64 for information about copying transactions. You should cancel the original transaction after you create the copy.

Depending on your security needs and how we configure your account, some transactions may require action by two users. If dual approval is required for a transaction, the same user cannot draft the transaction and approve it.

To approve payments using Quick Actions:

1. On the Home page, in the Quick Actions box, click or tap a single transaction type or View All Approvals. The Activity Center page appears, with the pending approvals selected.
2. Click or tap Approve to approve the selected transactions.
3. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
4. When the approval is complete, the Activity Center page appears. The status of the items changes to Authorized.

To approve a payment on the Payments page:

1. In the Menu, click or tap Commercial > Payments. The Payments page appears.
2. On the Payments page, the Search transactions area lists all of the pending and processed payments (right hand rail on screen. On a smartphone you need to tap on the Activity button located at the top right to reveal the pending and processed right hand rail). Click or tap the payment that you want to approve.
3. In the status message, click or tap View in Activity Center. The Activity Center

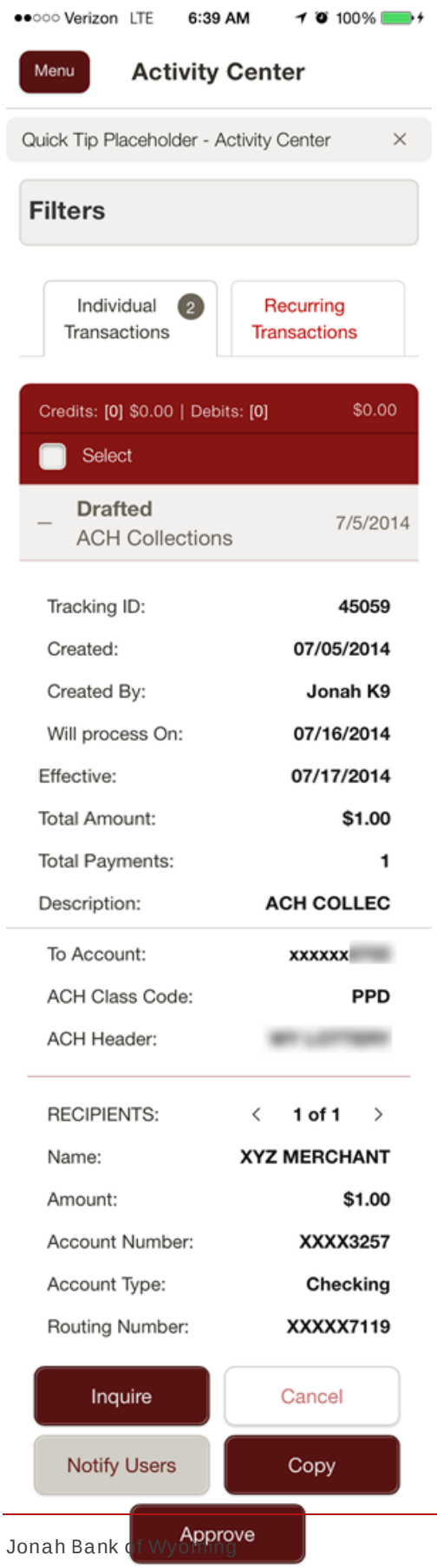
page appears, with the payment details visible.

4. Click or tap Approve.
5. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code on the token when prompted.
6. When the approval is complete, the Activity Center page appears. The status of the items changes to Authorized.

To approve one or more payments on the Activity Center page:

1. In the Menu, click or tap Transactions > Activity Center. The Activity Center page appears.
2. Browse or search for the payments that you want to approve.
3. On the Activity Center page, do one of the following:
   - To approve a single payment, click or tap the item that you want to approve. When the details appear, click or tap Approve.
   - To approve multiple payments, click or tap the check box for each item that you want to approve. On the Activity Center page, click or tap Approve.
4. (Optional) If you use a Symantec VIP Token code to authorize transactions, enter the current code from the token when prompted.
5. When prompted, click or tap Approve to verify the approval. The status of the items will change to Authorized on the Activity Center page.

On the next page is an example of the Activity Center Approval/Cancel/Notify screen on a smartphone:


Verizon LTE 6:39 AM 100%
Menu
Activity Center
Quick Tip Placeholder - Activity Center
Filters
Individual Transactions 2
Recurring Transactions
Credits: [0] $0.00 | Debits: [0] $0.00
Select
Drafted
ACH Collections
7/5/2014
Tracking ID: 45059
Created: 07/05/2014
Created By: Jonah K9
Will process On: 07/16/2014
Effective: 07/17/2014
Total Amount: $1.00
Total Payments: 1
Description: ACH COLLEC
To Account: xxxxxx
ACH Class Code: PPD
ACH Header:
RECIPIENTS: 1 of 1
Name: XYZ MERCHANT
Amount: $1.00
Account Number: XXXX3257
Account Type: Checking
Routing Number: XXXXX7119
Inquire
Cancel
Notify Users
Copy
Approve

CHAPTER 12: FINDING BRANCHES OR ATMS AND VIEWING NEWS

This chapter contains the following:

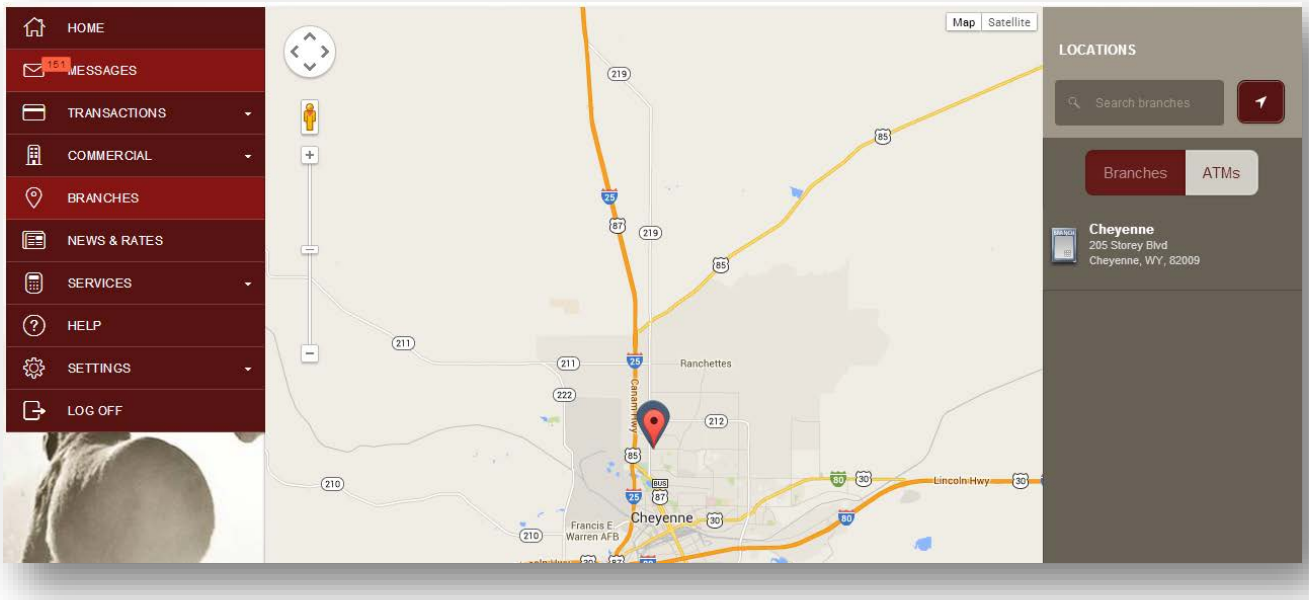
- "Finding a branch or ATM" on page 163
- "Viewing news or rates" on page 164

Finding a branch or ATM

On the Branches page, you can view branches and ATMs in a list and on a map. We use the built-in location services in your browser or mobile device to determine your location. Your browser or device may ask for permission to access location information. If your location is available, branches or ATMs are sorted by their distance from you. If your location is not available, a default list of branches and ATMs appears.

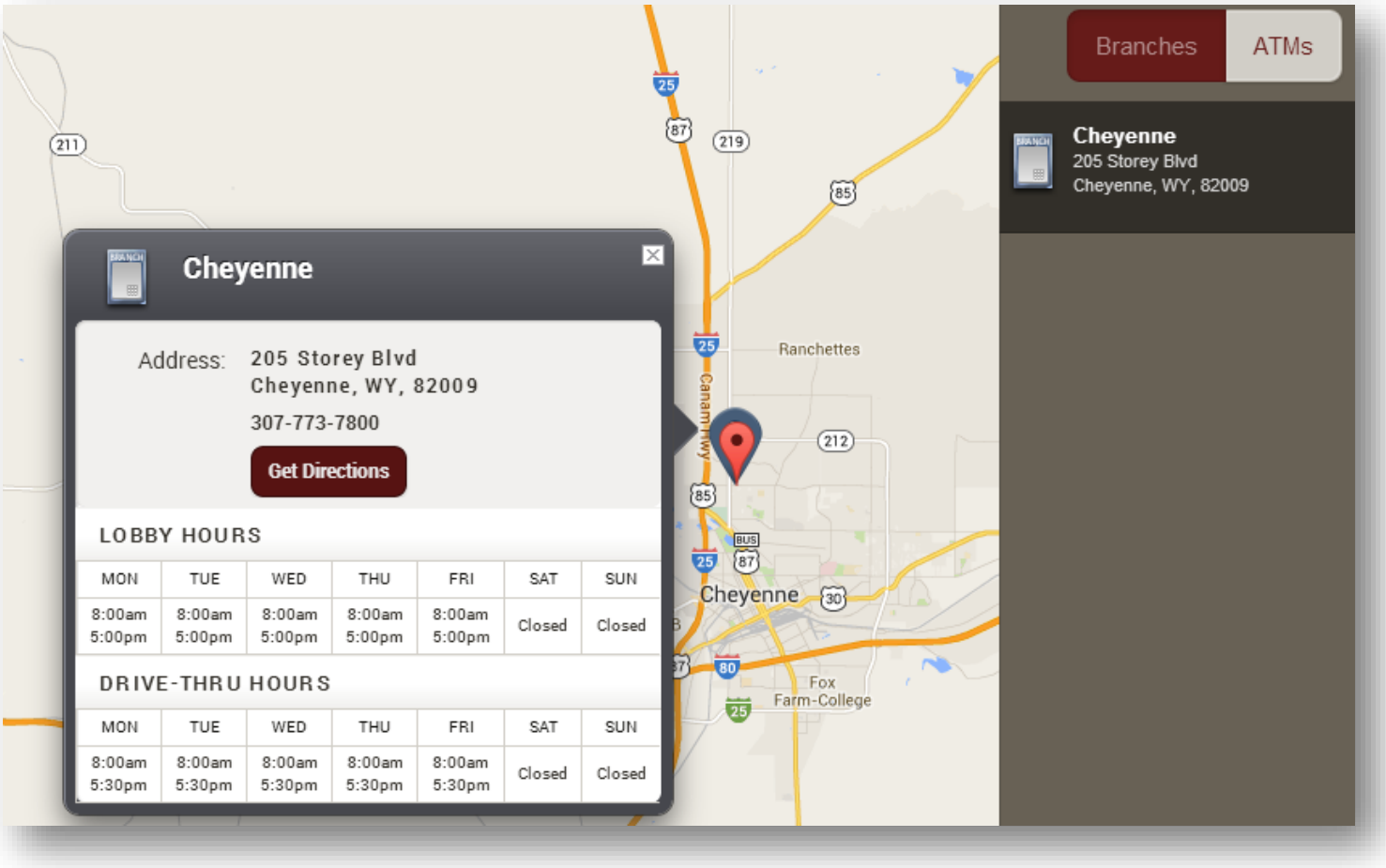
To find a branch or ATM location:

1. In the Menu, click or tap Branches. The Branches page appears.



2. Do one of the following:
   - To view branches, click or tap Branches.
   - To view ATMs, click or tap ATMs

3. On the Branches page, do one or more of the following:
    - Tap and drag, or use your mouse to scroll or zoom the map, on a smartphone or tablet you can use the pinch-zoom functionality of your device.
    - Browse the locations list.
    - Click or tap the Search branches field and enter a city, state, or ZIP Code to search.
    - Click or tap a location in the right hand menu, or the pin on the map for more information about the branch or ATM.



- (Optional) In the location details, click or tap Get Directions for directions to the branch or ATM.

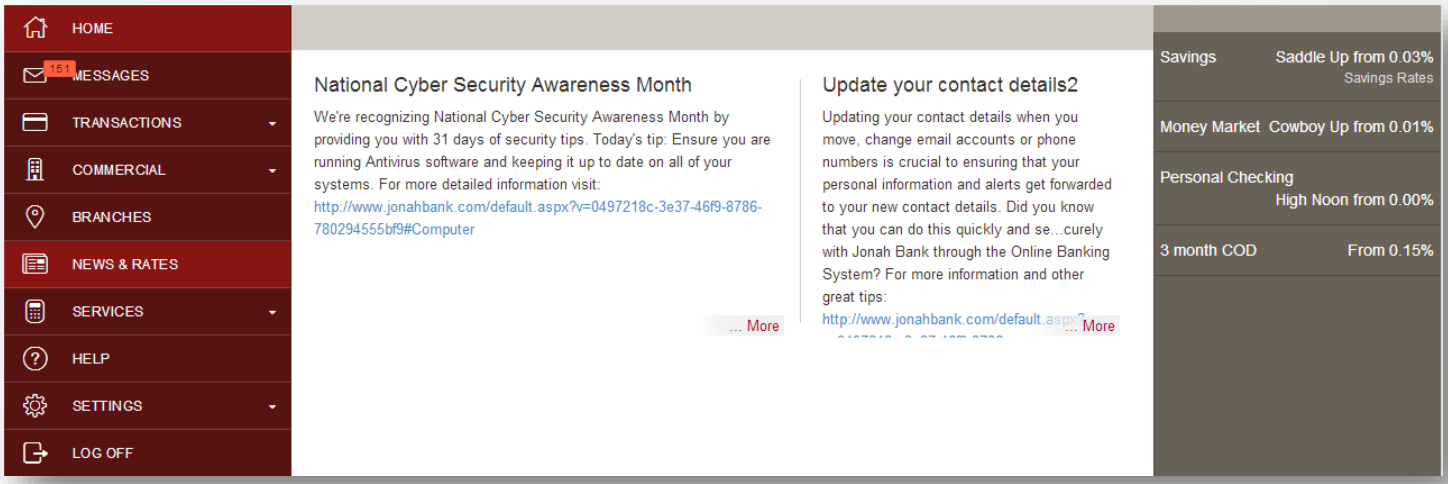
Viewing news or rates

You can view our news and rates from within online banking or from a mobile device.

To view a news item on the News page:

1. In the Menu, click or tap News. The News page appears.
2. Do one or more of the following:

- Read headlines or the first part of any story on the news page.
- Click or tap More to read the entire article.

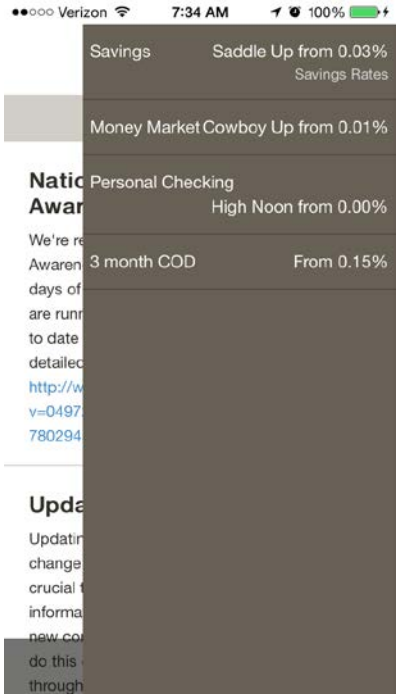

HOME
151
MESSAGES
TRANSACTIONS
COMMERCIAL
BRANCHES
NEWS & RATES
SERVICES
HELP
SETTINGS
LOG OFF
National Cyber Security Awareness Month
We're recognizing National Cyber Security Awareness Month by providing you with 31 days of security tips. Today's tip: Ensure you are running Antivirus software and keeping it up to date on all of your systems. For more detailed information visit:
http://www.jonahbank.com/default.aspx?v=0497218c-3e37-46f9-8786-780294555bf9#Computer
... More
Update your contact details2
Updating your contact details when you move, change email accounts or phone numbers is crucial to ensuring that your personal information and alerts get forwarded to your new contact details. Did you know that you can do this quickly and se...curely with Jonah Bank through the Online Banking System? For more information and other great tips:
http://www.jonahbank.com/default.aspx
... More
Savings
Saddle Up from 0.03%
Savings Rates
Money Market
Cowboy Up from 0.01%
Personal Checking
High Noon from 0.00%
3 month COD
From 0.15%

To view rates:

In the Menu, click or tap News. The News page appears. Rates appear in the Sidebar on the News page.

On a Smartphone or tablet, you can access news and rates prior to login, by tapping on Rates from the login screen:

Verizon 7:34 AM 100%
News & Rates
Rates
National Cyber Security Awareness Month
We're recognizing National Cyber Security Awareness Month by providing you with 31 days of security tips. Today's tip: Ensure you are running Antivirus software and keeping it up to date on all of your systems. For more detailed information visit:
http://www.jonahbank.com/default.aspx?v=0497218c-3e37-46f9-8786-780294555bf9#Computer
... More
Update your contact details2
Updating your contact details when you move, change email accounts or phone numbers is crucial to ensuring that your personal information and alerts get forwarded to your new contact details. Did you know that you can
Return to login
through the Online Banking System? For more



CHAPTER 13: CONFIGURING SETTINGS

This chapter contains the following:

- "Updating your profile" on page 166
- "Requesting an address change" on page 167
- "Configuring account (Display) preferences" on page 168
- "Changing your Alert and Security Preferences" on page 169
- "Configuring a mobile authorization code" on page 175
- "Configuring Text Banking" on page 176
- "Selecting a theme and a language" on page 169
- "Configuring statement delivery settings" on page 180
- "Download copies of our Online Banking Guide and Jonah Bank Security Guide" on page 181

Updating your profile

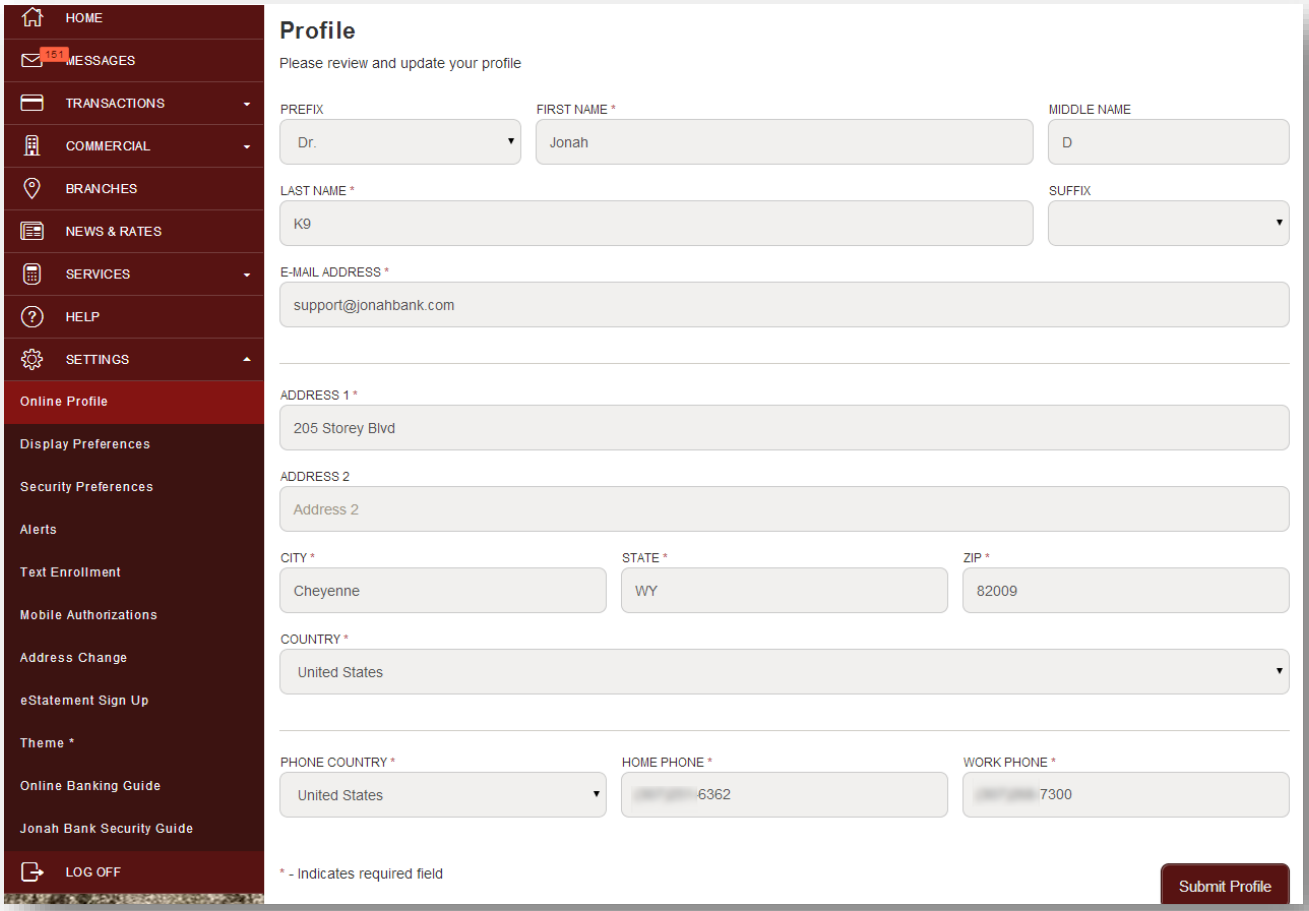
You can update your contact information in your profile. The information in the profile is used to fill out certain forms. We can also use it if we need to contact you.

> **Caution:** Updating your online profile does not update the address on file for your account. See "Requesting an address change" on page 167 for information about requesting an address change.

We do not use the contact information in the online profile to send you Secure Access Codes to log on or to register a browser. We only send a Secure Access Code to your secure delivery address. See "Configuring secure delivery contact information" on page 173 for information about configuring the secure delivery address.

To update your profile:

1. In the Menu, click or tap Settings > Online Profile. The Profile page appears.
2. Make any needed changes to the contact information.
3. Click or tap Submit Profile.



Requesting an address change

You can use online banking and the mobile banking app to request us to update an address associated with one or more of your accounts. Depending on the number and type of accounts, it may take 24 to 48 hours to make the changes.
The request affects the account profile, statement, and other mail and correspondence related to the account.

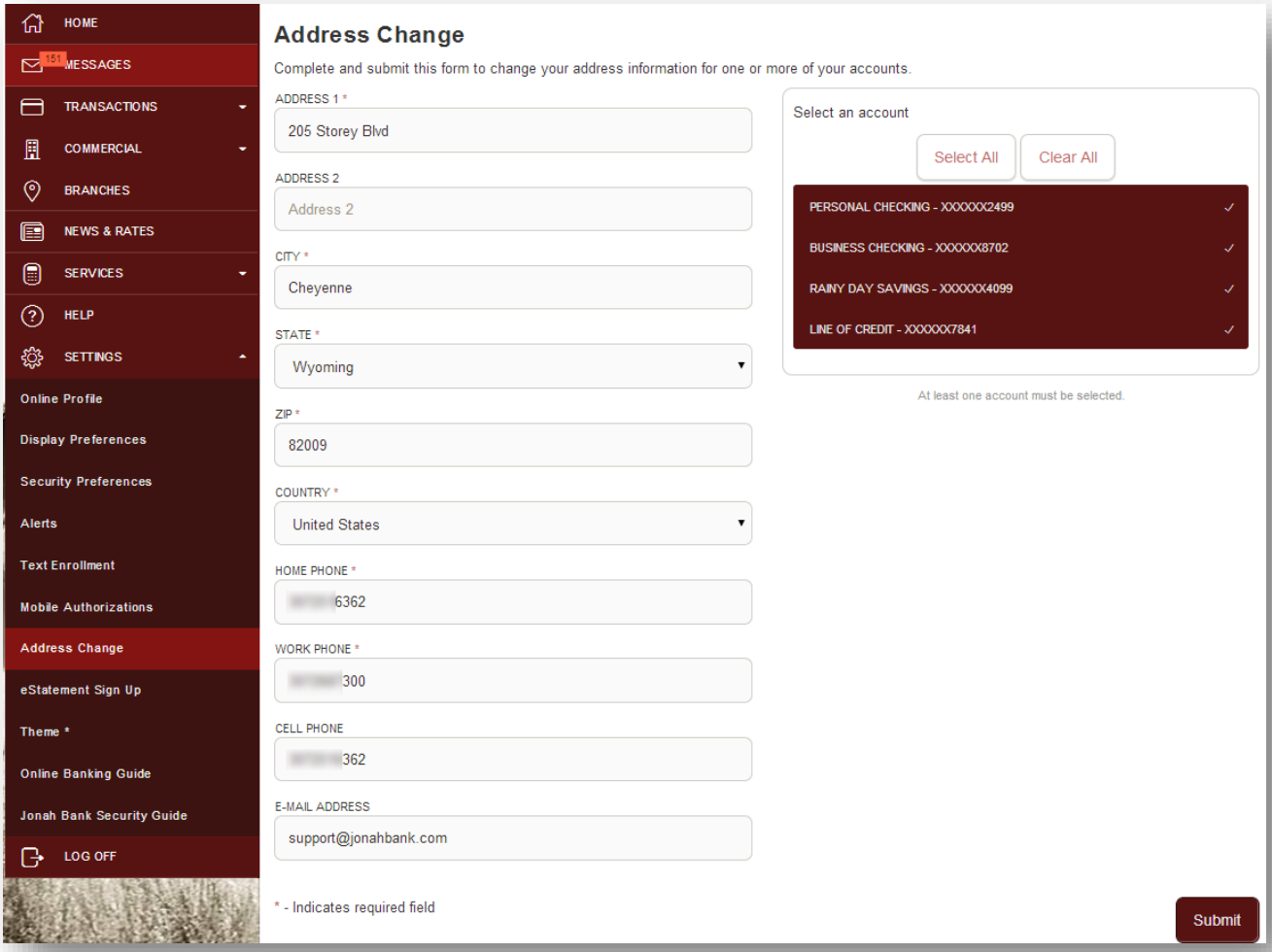
For your security, we review the change before it takes effect and may need to contact you to verify the change.

To request an address change:

1. In the Menu, click or tap Settings > Address Change. The Address Change page appears.
2. Do the following:
    a. Make any needed changes to your contact information.

b. In the Select an Account list, click or tap one or more accounts to include, or click or tap Select All.

3. Click or tap Submit.
4. On the success message, click or tap Close.



Configuring account (display) preferences

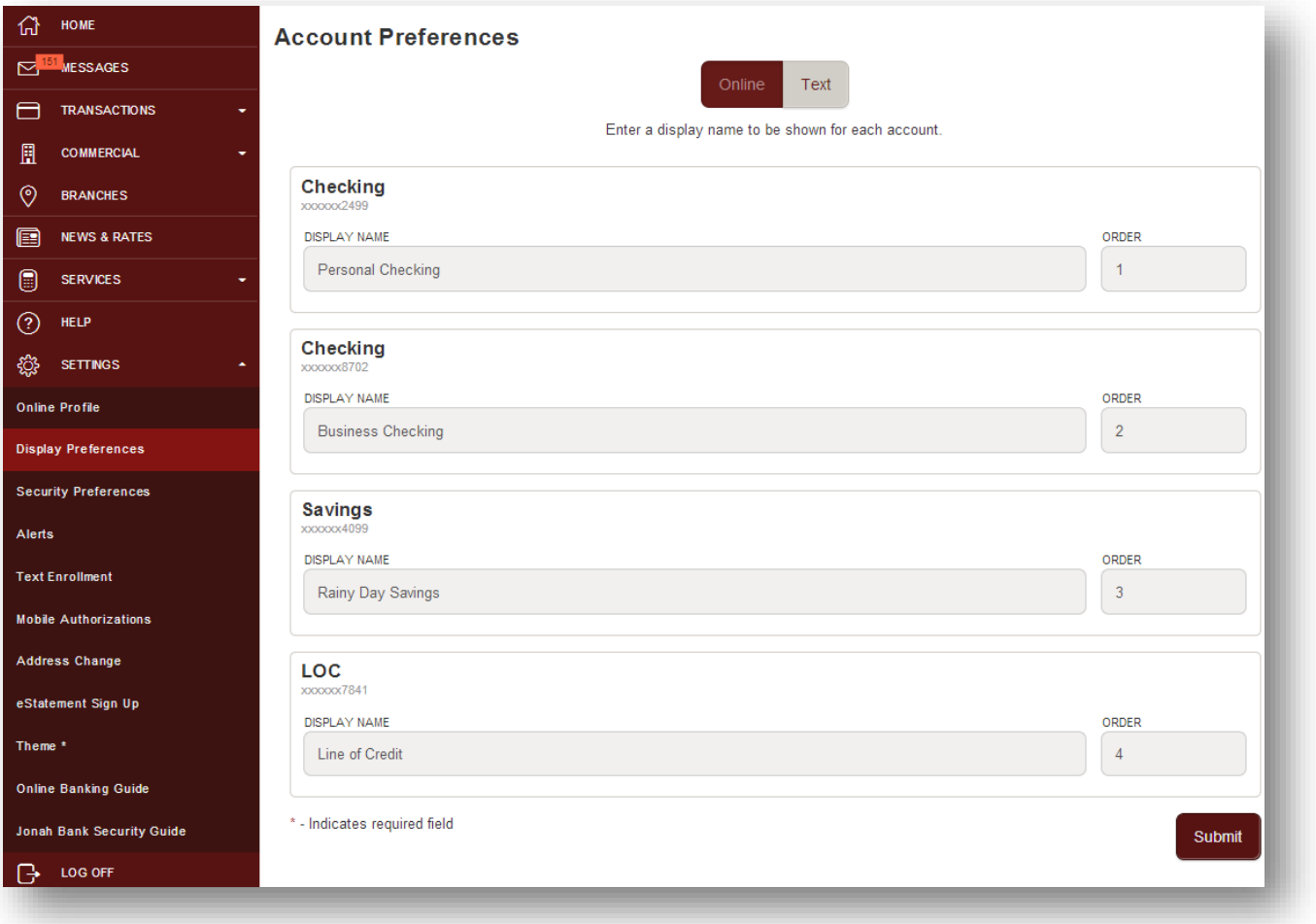
You can use the Account Preferences page to configure the following:

- The display name for each account
- The account order on the Home page
- (Optional) Text banking settings.

See "Configur ng text banking" on page 162 for information about text banking.

To configure an account display name:

1. In the Menu, click or tap Settings > Display Preferences. The Account Preferences page appears.



2. Locate the account that you want to assign a display name. In the list, accounts are grouped by type. Enter the name in the Display Name field. The display name appears instead of a generic name in online banking and the mobile banking app.
3. Click or tap Submit to submit the change.

To configure the order that accounts appear in:

1. In the Account Preferences page, enter a value in the Order field for each account.
2. Click or tap Submit.

Selecting a theme and a language

A theme changes the arrangement of the elements in online banking and the mobile banking app, along with the background image, the colors, and the fonts. You can also change the preferred language in online banking and the mobile banking app (note – currently our site is only available in English).

> Note: If no alternate themes or languages are available, the theme and language settings do not appear.

To change the selected theme:

1. In the Menu, click or tap Settings > Themes. The Themes page appears.
2. Click or tap the theme that you want to use. The theme changes immediately across all of your supported devices.

To change the selected language:

1. In the Menu, click or tap Settings > Themes. The Themes page appears.
2. Select the language that you want to use in the Language drop-down list. The language changes immediately across all of your supported devices.

Changing your security preferences

You can change your security settings. This section includes the following:

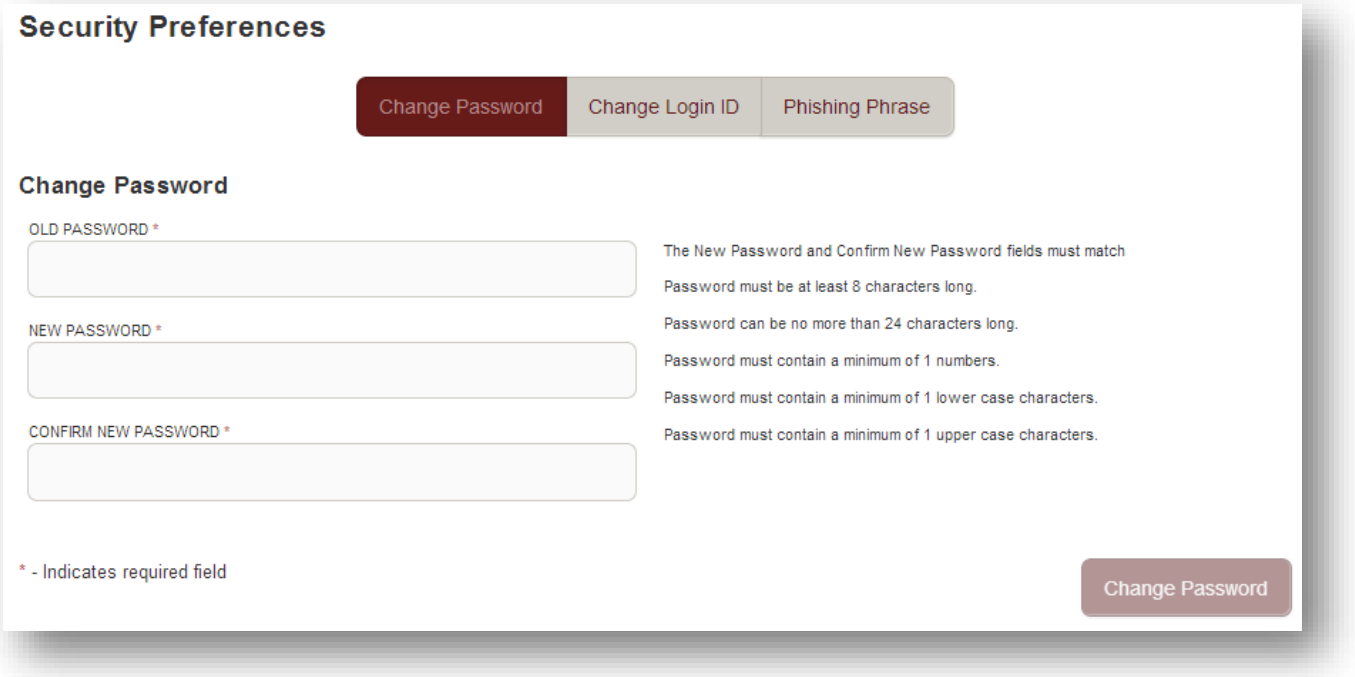
- "Changing your password" on page 170
- "Changing your Login ID" on page 171
- "Changing your phishing protection phrase" on page 172
- "Configuring a challenge code" on page 173
- "Configuring secure delivery contact information" on page 173

Changing your password

You can change your account password for online banking and the mobile banking app. The password is the same for both. See "Password tips and recommendations" on page 182 for tips to select a secure password.

To change your account password:

1. In the Menu, click or tap Settings > Security Preferences. The Security Preferences page appears.
2. Click or tap Change Password.
3. Enter your existing password in the Old Password field.
4. Enter your new password in the New Password field.
5. Re-enter the new password in the Confirm New Password field.
6. Click or tap Change Password to submit the change.


Security Preferences
Change Password
Change Login ID
Phishing Phrase
Change Password
OLD PASSWORD *
NEW PASSWORD *
CONFIRM NEW PASSWORD *
The New Password and Confirm New Password fields must match
Password must be at least 8 characters long.
Password can be no more than 24 characters long.
Password must contain a minimum of 1 numbers.
Password must contain a minimum of 1 lower case characters.
Password must contain a minimum of 1 upper case characters.
* - Indicates required field
Change Password

Changing your Login ID

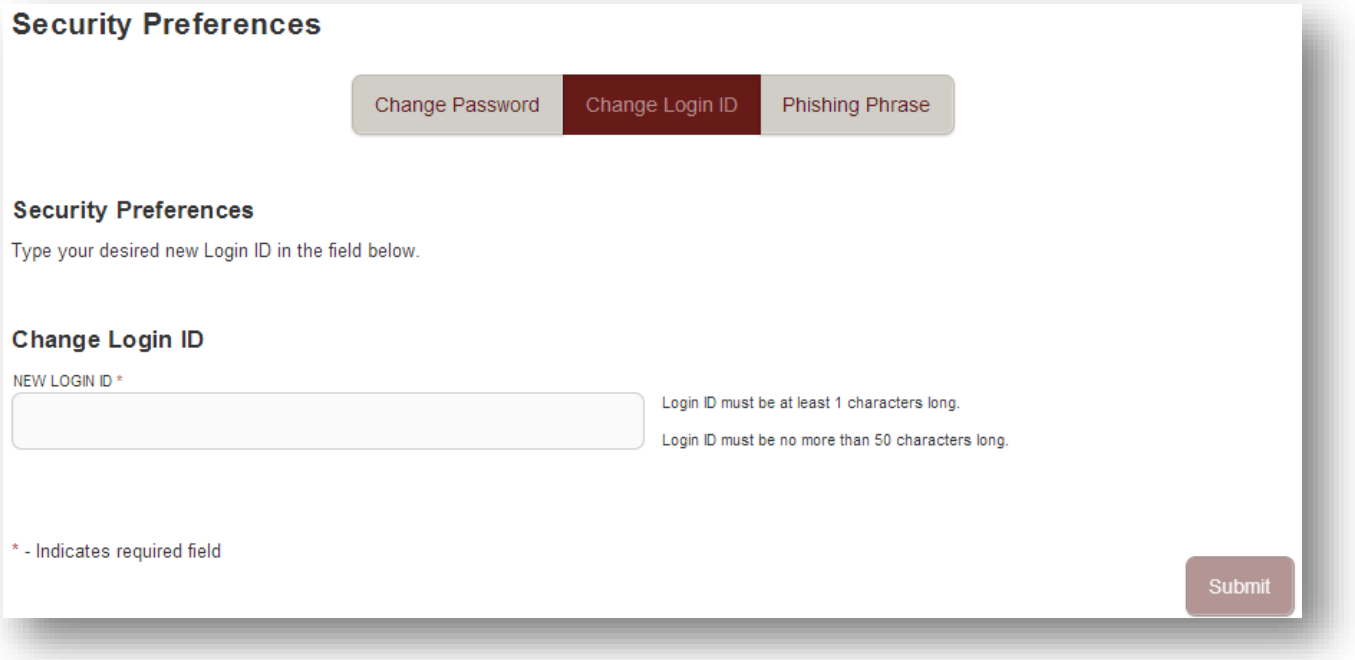
You can change your Login ID. You use the same Login ID for both online banking and the mobile banking app.

To change your Login ID:

1. In the Menu, click or tap Settings > Security Preferences. The Security Preferences page appears.
2. Click or tap Change Login ID. The Change Login ID tab appears.

> Tip: If the Change Login ID tab does not appear on the Security Preferences page, contact us to change your Login ID.

3. Enter the new ID in the New Login ID field.
4. Click or tap Submit.

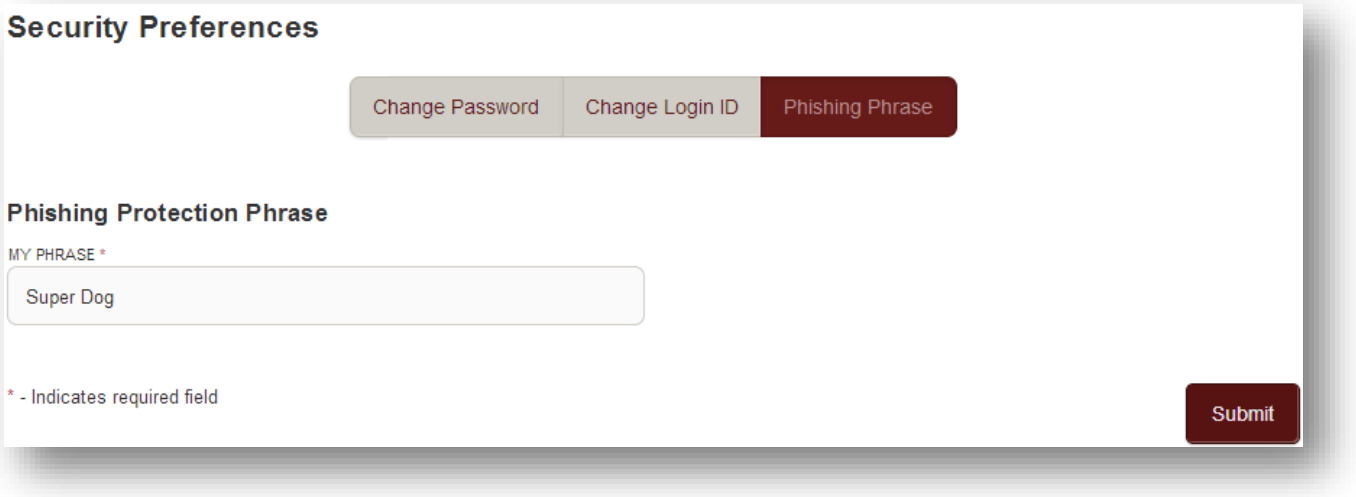

Security Preferences
Change Password
Change Login ID
Phishing Phrase
Security Preferences
Type your desired new Login ID in the field below.
Change Login ID
NEW LOGIN ID *
Login ID must be at least 1 characters long.
Login ID must be no more than 50 characters long.
* - Indicates required field
Submit

Changing your phishing protection phrase

When you configure a phishing protection phrase, the phrase appears when you log in to online banking and the mobile banking app.

To change your phishing protection phrase

1. In the Menu, click or tap Settings > Security Preferences. The Security Preferences page appears.
2. Click or tap Phishing Phrase. The Phishing Phrase tab appears.
3. Enter the phishing protection phrase in the My Phrase field.
4. Click or tap Submit.



Configuring a challenge code

A challenge code can be used to temporarily access online banking or the mobile banking app when you cannot receive a Secure Access Code. You cannot use a challenge code to register a browser or device.

> Note: Not all accounts are configured to use a challenge code.

To configure the challenge code

1. In the Menu, click or tap Settings > Security Preferences. The Security Preferences page appears.
2. Click or tap Challenge Code. The Challenge Code tab appears.
3. Do the following:
   a. Enter the challenge code in the Challenge Code field.
   b. Re-enter the code in the Confirm Challenge Code field.
4. Click or tap Submit.

Configuring secure delivery contact information

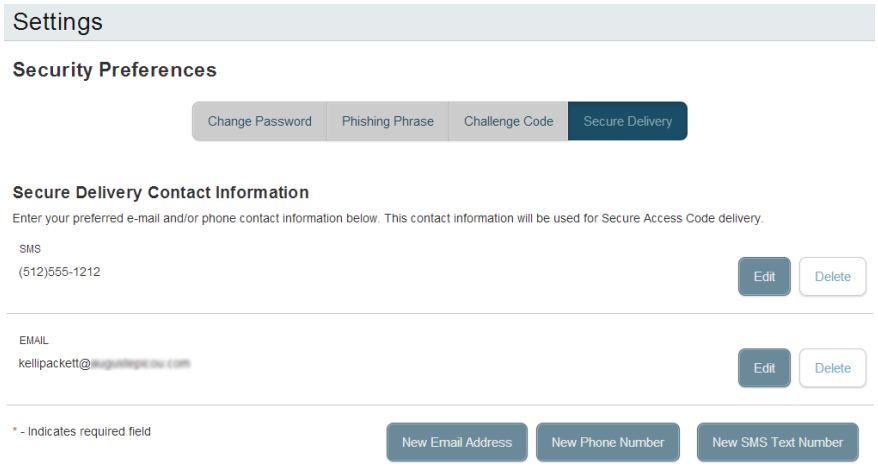
You can configure your secure delivery contact information that we use to send Secure Access Codes. We only send Secure Access Codes to a known secure delivery contact.

Secure Access Code delivery methods

Method	Details
Phone	The system calls the telephone number on file. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Symantec VIP Token	For commercial customers you can instantly retrieve your code by pressing the button on the physical token or by accessing the Symantec VIP Token software on your computer or mobile device.

To add a new secure delivery contact:

1. In the Menu, click or tap Settings > Security Preferences. The Security Preferences page appears.
2. Click or tap Secure Delivery. The Secure Delivery Contact Information tab appears.



3. Click or tap one of the following:
   - New Email Address
   - New Phone Number
   - New SMS Text Number
4. Enter the contact information and click or tap Save.
5. Click close on the success message.
6.

To edit a secure delivery contact:

1. In the Menu, click or tap Settings > Security Preferences. The Security Preferences page appears.
2. Click or tap Secure Delivery. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to edit and click or tap Edit.
4. Make any needed changes to the contact information and click or tap Save.
5. Click close on the success message.

To delete a secure delivery contact:

1. In the Menu, click or tap Settings > Security Preferences. The Security Preferences page appears.
2. Click or tap Secure Delivery. The Secure Delivery Contact Information tab appears.
3. Locate the method that you want to delete, and click or tap Delete.

Configuring a mobile authorization code

You can use a mobile authorization code to approve a Commercial transaction in a telephone call. We can send authorization requests to you at an Email address, a telephone number, or both.

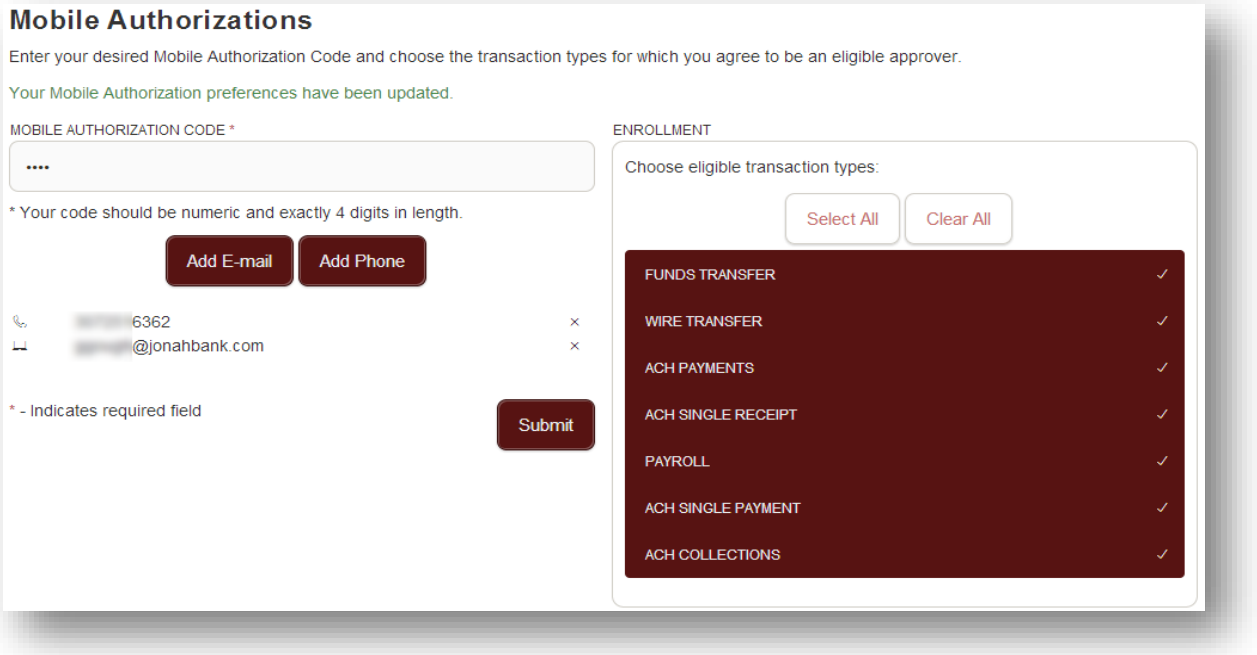
When a user creates a new payment that requires approval, the user can notify valid approvers. If your rights permit you to approve the draft and you configure a Mobile Authorization code, we contact you at the address that you specify for approval.

Mobile authorization contact methods

Method	Notes
Telephone	We place an automated phone call to the specified number. The call prompts you to enter the Mobile Authorization code that you specified. You can enter a valid code on the phone to approve the draft.
Email Address	We send an email to the address. You can log in to online banking or the mobile banking app to approve the draft.

To configure a mobile authorization code:

1. In the Menu, click or tap Settings > Mobile. The Mobile Authorizations page appears.
2. In the Mobile Authorization Code field, enter the code.
3. Select the transaction types that you agree to approve.
4. Do one or more of the following:
   - Click or tap Add Email and enter your contact address in the E-Mail Address field. Click or tap Save.
   - Click or tap Add Phone and select the country for the phone from the
   - Country drop-down list. Enter the phone number in the Phone Number field. Click or tap Save.



5. On the Mobile Authorizations page, click or tap Submit.

Configuring text banking

You can use text banking to send text (SMS) message from your mobile phone or other supported device to get account information or to perform transfers.

This section includes the following:

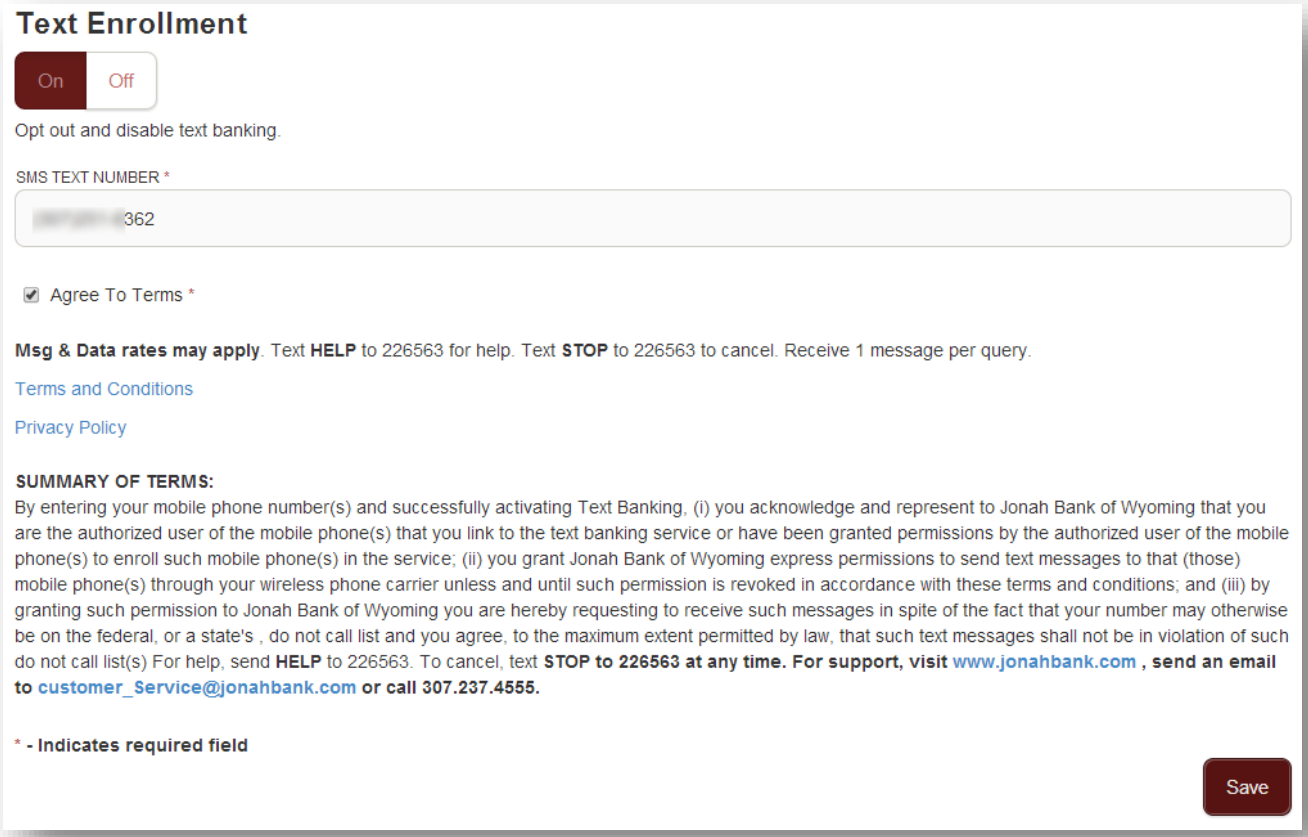
"Enrolling in text banking" on page 176
"Configuring account preferences for text banking" on page 177
"Using text banking" on page 178
"Updating text banking preferences" on page 179

Enrolling in text banking

You use the Text Enrollment page to enroll in text banking.

To enroll in text banking

1. In the Menu, click or tap Settings > Text Enrollment. The Text Enrollment page appears.
2. Do the following:
   a. Click or tap **On**.
   b. Enter the number that you want to enable for text banking in the SMS Text Number field.
   c. Click or tap Terms and Conditions and read the terms and conditions.
   d. Click or tap Privacy Policy and read the privacy policy.
   e. Select the "Agree To Terms" check box.
   f. Click or tap Save.


Text Enrollment
On
Off
Opt out and disable text banking.
SMS TEXT NUMBER *
362
Agree To Terms *
Msg & Data rates may apply. Text HELP to 226563 for help. Text STOP to 226563 to cancel. Receive 1 message per query.
Terms and Conditions
Privacy Policy
SUMMARY OF TERMS:
By entering your mobile phone number(s) and successfully activating Text Banking, (i) you acknowledge and represent to Jonah Bank of Wyoming that you are the authorized user of the mobile phone(s) that you link to the text banking service or have been granted permissions by the authorized user of the mobile phone(s) to enroll such mobile phone(s) in the service; (ii) you grant Jonah Bank of Wyoming express permissions to send text messages to that (those) mobile phone(s) through your wireless phone carrier unless and until such permission is revoked in accordance with these terms and conditions; and (iii) by granting such permission to Jonah Bank of Wyoming you are hereby requesting to receive such messages in spite of the fact that your number may otherwise be on the federal, or a state's , do not call list and you agree, to the maximum extent permitted by law, that such text messages shall not be in violation of such do not call list(s) For help, send HELP to 226563. To cancel, text STOP to 226563 at any time. For support, visit www.jonahbank.com , send an email to customer_Service@jonahbank.com or call 307.237.4555.
* - Indicates required field
Save

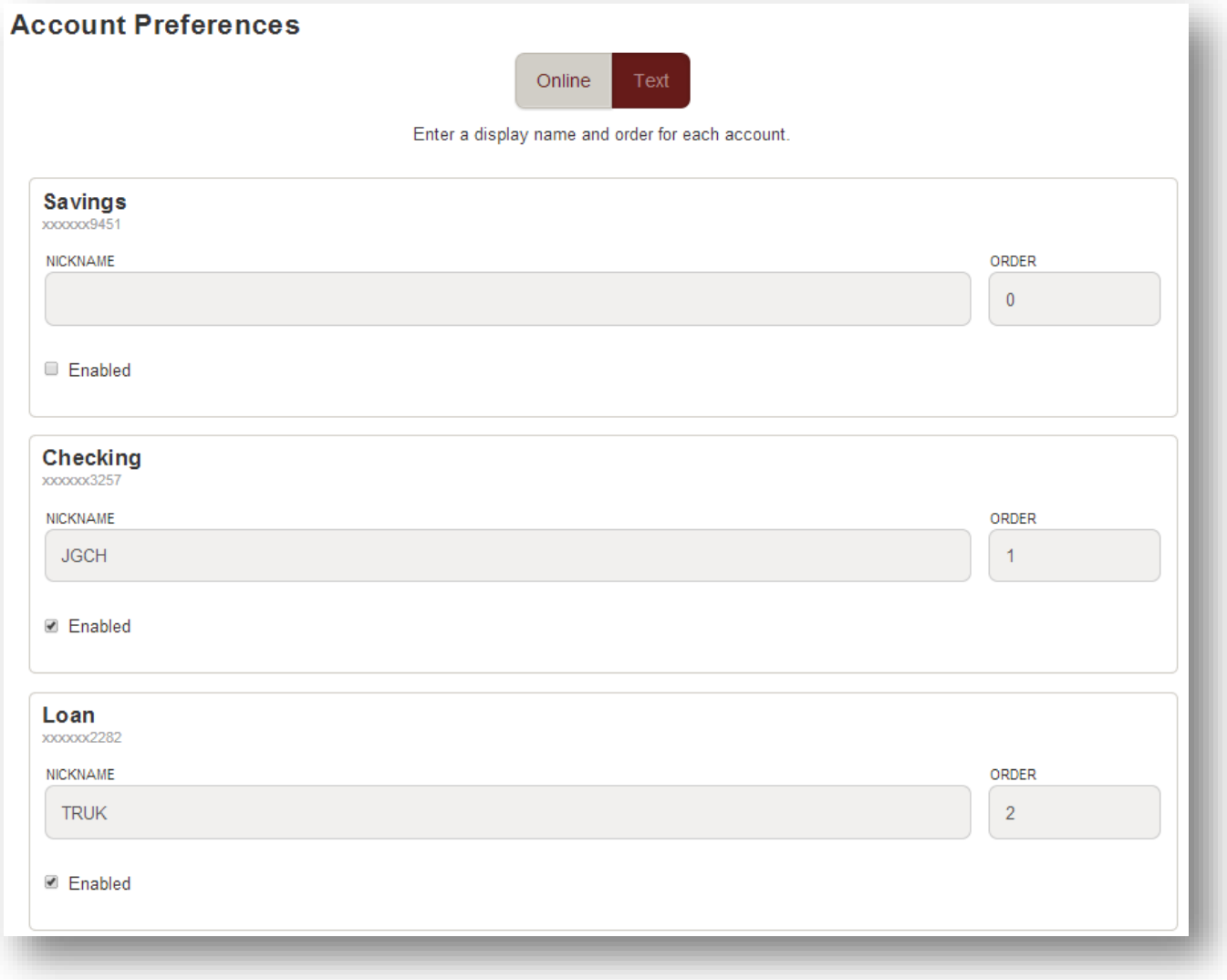
3. In the Enrollment Successful message, do one of the following:
    - Click or tap Close to close the Text Banking settings.
    - Click or tap Visit Preferences to configure account preferences for text banking.

Configuring account preferences for text banking

You can use the Text tab on the Account Preferences page to configure text banking preferences. Before you use text banking, you must select the accounts that you want to use with text banking and assign each a text banking nickname. You can also configure the account order.

To configure text banking preferences for accounts:

1. In the Menu, click or tap Settings > Display Preferences. The Account Preferences page appears.
2. Click or tap Text.
3. Locate each account that you want to use with text banking and do the following:
    a. Enter a four-character nickname to use for the account in text banking in the Nickname field.
    b. Select the Enabled check box for the account. You can only use accounts that you enable for text banking.
    c. In the Order field, enter a number for the account order.
    d. Click or tap Submit.



Using text banking

To use text banking, you send a text message to us with a command. When the action is complete, the text message reply includes the information or the results of the action.

Note: A signature or any other text in a text banking message may cause difficulties processing text banking commands. You should disable any automatic signature or other text when you send a text banking command.

> Caution: When you send or receive a text banking message, normal text message and data rates apply.

You send the text message to 226563 (BANKME). You can send one of the following commands:

Text banking commands

Command	Result
BAL	The current account balance for all enabled accounts.
BAL <*account nickname*>	The current account balance for the account that you specify.
HIST <*account nickname*>	Recent history for the account that you specify.
XFER <*from account nickname*> <*to account nickname*> <*amount*>	Transfers the amount that you specify from one account to another.
LIST	A list of all available text banking commands.
HELP	A list of contact points for information about text banking. This may include the website address, phone number, or other information.
STOP	Disables text banking. You can also use the settings in online banking and the mobile banking app to enable and disable text banking.

Updating text banking preferences

You can use the Text Enrollment page to update your text number or to disable text banking.

To update the text banking number:

1. In the Menu, click or tap Settings > Text Enrollment. The Text Enrollment page appears.
2. Enter the new number that you want to enable for text banking in the SMS Text Number field.
3. Click or tap Save.

To disable text banking:

1. In the Menu, click or tap Settings > Text Enrollment. The Text Enrollment page appears.
2. Click or tap Off.
3. Click or tap Save.

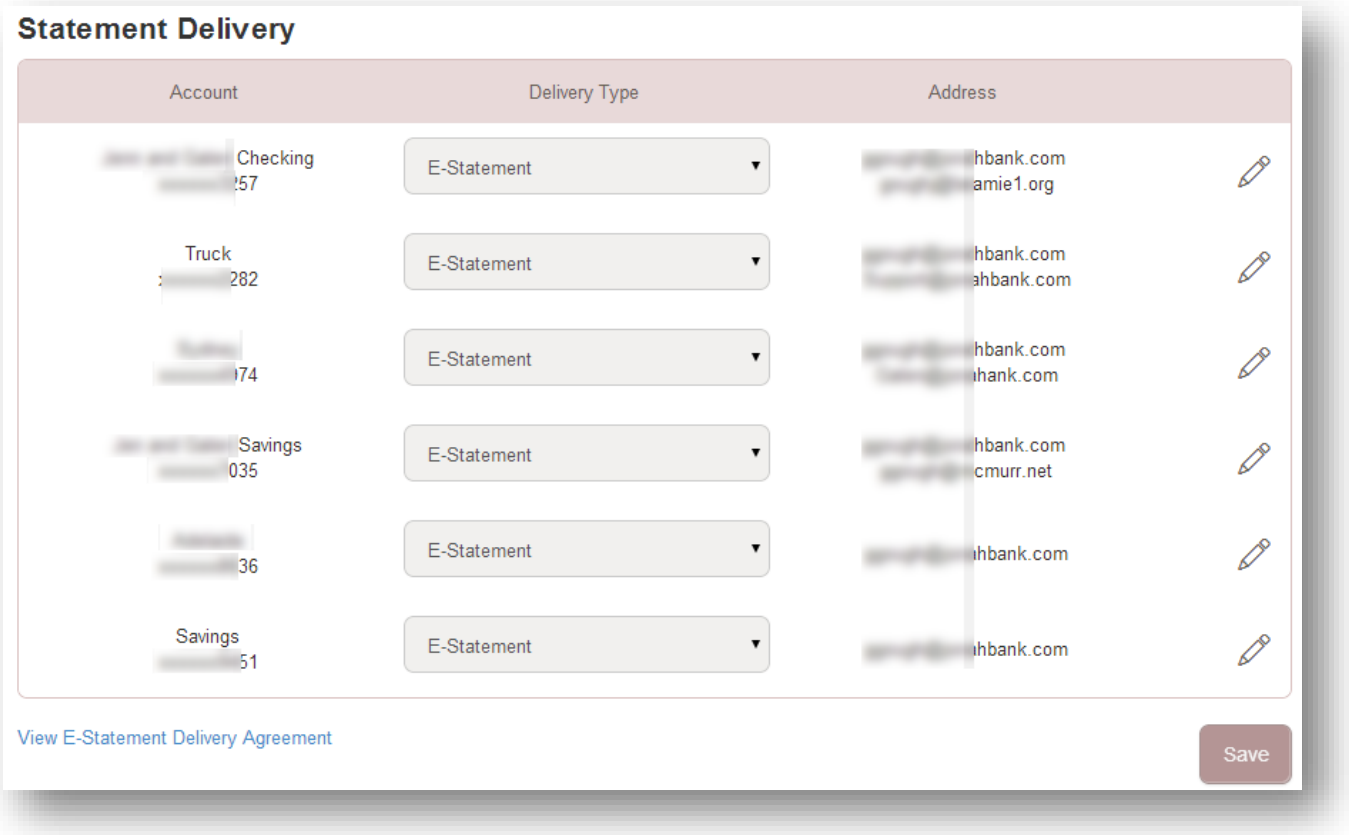
Configuring statement delivery settings

You can configure statement delivery options for your accounts or review the E-Statement Delivery Agreement on the Statement Delivery page.

> Note: E-Statement delivery settings can vary.

To configure the statement delivery method:

1. In the Menu, click or tap Settings > eStatement Sign Up. The Statement Delivery page appears.



2. For each account, select a delivery method in the Delivery Type drop-down list.

3. (Optional) If you select E-Statement in the Delivery Type drop-down list, the E-Statement Delivery Agreement window appears. Review the agreement, and click or tap I accept.
4. (Optional) If you select E-Statement in the Delivery Type drop-down list, in the Address field for an account that receives an E-Statement, click or tap the edit icon (✎). The Select Recipient window appears. Do one of the following:
    - Click or tap the check box for one or more existing delivery addresses.
    - Click or tap in the address field and type a new delivery address.
    - Click or tap Add.
5. Click or tap Save.
6. Click close to close the success message.

To view the E-Statement Delivery Agreement:

1. In the Menu, click or tap Settings > eStatement Sign Up. The Statement Delivery page appears.
2. On the Statement Delivery page, click or tap View E-Statement Delivery Agreement. The E-Statement Delivery Agreement page appears. Review the statement, and click or tap I accept or the close (X) icon.

Online Banking and Jonah Bank Security Guides

You always have access to the complete Jonah Bank Online Banking Guide and Jonah Bank Security Guide from within online banking and via the mobile App.

Online Banking Guide

To access the Jonah Bank Online Banking Guide at any time from the Menu click or tap on Settings and then click or tap on “Online Banking Guide”

Jonah Bank Security Guide

The Jonah Bank Security Guide provides information on the security offerings built into Online and Mobile Banking that you can take control of. The guide also describes basic security steps you should be taking to secure your computer and network, as well as information on how to defend against phishing and other social engineering tactics.

The Jonah Bank Security Guide can be accessed at any time from the Menu by clicking or tapping on Settings and then clicking or tapping on “Jonah Bank Security Guide”

APPENDIX A: STAYING SECURE

This appendix contains the following:

- "Password tips and recommendations" on page 182
- "Registering a browser or device" on page 183

Password tips and recommendations

A strong password helps you protect your account. Passwords provide the first layer of defense in a defense in depth security strategy. They should be hard enough so that no one can guess them or socially engineer them, but still have meaning to where you can remember them. When setting a password remember that you use the same password for Online and Mobile Banking.

To create a strong password, keep in mind the following guidelines:

- Create unique, original passwords (for all the web services that you access)
- Use the longest practical password
- Use a mix of upper and lower case letters
- Include one or more numbers
- Do not use repeating or adjacent characters (11111 or 12345)
- Use at least one of these special characters: `~!@#$%^&()_+={}|[]:"?,./\
- Avoid using software or toolbars that store your password (passwords stored in this manner can be retrieved)
- Change your password regularly

Remember to avoid the following password pitfalls:

- Do not choose passwords or security codes that others can easily guess.
- Do not reuse passwords for multiple sites.
- Never use your account numbers.
- Do not use personal contact information, such as addresses or phone numbers.
- Do not use personal information, such as your name, birthday, Social Security Number, passport number, or the names or information for family members or friends.
- Do not use sequences of characters such as *1234567* or *abcdefg*.
- Do not rely on look-alike substitutions of numbers or symbols alone. Passwords like *P@ssw0rd* are easy to guess, but can be effective when you also change the case of the letters, the length of the words, and misspellings, or when you use multiple unrelated words in a phrase.
- Do not use dictionary words
- NEVER EVER, EVER give out your password - EVER.

The following links to third-party tools and sites can help you to create strong passwords. However, we do not endorse or guarantee these sites. They are provided only for your information and convenience.

- Create Strong Passwords
- Microsoft Password Strength Checker
- DashLane Password Wallet
- Last Pass Password Wallet

Registering a browser or device

A conventional authentication system relies on two forms of identification to prove your identity: your Login ID and your password. Multi-factor authentication uses multiple forms of identification to make it harder for attackers to access your account. The multiple forms of identification can include something that *you know*, such as a password, and *something that only you have*.

In online banking and the mobile banking app, we can send a Secure Access Code to a contact address that you configure. The code is only valid for a single use and it expires after a short time. You choose one of the following ways to deliver the code:

Secure Access Code delivery methods

Method	Details
Phone	The system calls the telephone number on file. You answer the phone normally and make a selection to hear the code. If necessary, you can repeat the code. The system does not leave the code on voice mail. If you miss the call, you can request a new code.
Text (SMS)	The system sends a text message with the code. Standard text messaging fees apply.
Symantec VIP Credential	For commercial customers you can instantly retrieve your code by pressing the button on the physical token or by accessing the Symantec VIP Token software on your computer or mobile device

Whenever possible, you should configure phone and text delivery methods, and leave email unconfigured. Attackers can use viruses or other malicious activity to compromise your email and view the Secure Access Code. If you do not configure an email address as a Secure Delivery Contact, you can help prevent this type of attack.

Note: Depending on your security needs, we may configure your account to use codes from Symantec™ Validation and ID Protection (VIP) Service Tokens. If your account uses a token, you enter the code from the token instead of a Secure Access Code. You enter the code from the token every time that you log in.

If you have never used a particular browser or device to log in, you may need to enter a Secure Access Code to use it. If the browser or device is one that you plan to use again, you can register it. By registering a browser or a device, you confirm that it is under your control and that you intend to use it to access online banking or the mobile banking app.

Tip: Multiple users can register the same browser or device.

You register your browser or device again in the following circumstances:

- You use a different browser on your desktop
- You delete and reinstall the mobile banking app
- Your browser does not save browser cookies enabled
- You clear existing browser cookies
- You rebuild or restore your computer or device, which deletes our cookie
- We reset registration for all users for security reasons
- Your browser is storing an old cookie, in this situation it is best to remove the existing cookie before going through the registration process again.

Caution: Only register a browser or device if it is under your control. Do not register a browser on a public computer.

APPENDIX B: FREQUENTLY ASKED QUESTIONS

This appendix contains the following:

- "Getting started" on page 184
- "Messages and alerts" on page 185
- "Accounts" on page 186
- "Transactions" on page 188

Getting started

This section includes questions about getting started with online banking and the mobile banking app, including questions about logging in for the first time.

Logging in for the first time

What if I do not have access to the phone or sms text account contacts listed?

You must have access to at least one of the listed security contacts to log in for the first time or register a computer. If you need immediate access, contact us. After you verify your identify, you can add a new contact method.

Registering your computer

I registered my browser or device during a previous login, but now I need to register it again. Why?

There are several possible reasons that you may need to register a browser or device again, including:

- Your browser settings are configured to delete cookies (for some browsers this is the default configuration)
- Your browser cookies for online banking were removed
- You use a browser plugin that automatically removes browser cookies when you close the browser
- Your account requires a Secure Access Code each time you log in
- You use a Symantec VIP Token for a Secure Access Code when you log in
- You logged in with a different browser on the same registered computer (remember browser registration occurs per browser pre device)
- You logged in on a different computer or device
- You deleted and reinstalled the mobile banking app
- We had to reset your browser registrations (we notify you if this is happening)
- For security reasons, we reset all active registrations for all users annually
- Your browser is storing an old cookie, in this situation it is best to remove the existing cookie before going through the registration process again.

How do I remove the registration from a device?

- On a computer browser, you delete all browser cookies or the browser cookies for online banking. See your browser help for information about deleting cookies.
- On a tablet or smartphone, the registration information is automatically deleted when you delete the mobile banking app. For more information on deleting apps from your device, consult your devices user manual or online help.
- As an alternative option you can contact Jonah Bank and request that your browser registrations be deleted – this is a good security option for commercial customers when users leave your employment. Keep note that when we remove your browser registration, we remove it for all registered devices and browsers at once.

Messages and alerts

This section includes frequently asked questions about using messages and alerts.

Secure messages

Are the content of my message and any attachments sent securely?

Yes, the transport of your message is SSL encrypted and is never sent through public, unsecured communication channels like email communication.

Alerts

When are alerts delivered?

Secure message and email alerts are sent when transaction processing completes. Phone and text message alerts are sent at the next available time you specified for the alert.

Are transaction based alerts real time?

Yes and No. Alerts configured for when a particular type of transaction occurs for example funds transfer, ACH, Wire or Payroll occurs are sent in real time. For all other - non online banking or mobile banking initiated transactions - Alerts are triggered at processing time each day. For example, if an alert is triggered during the day on Monday, the alert is generated during the processing cycle Monday night. We send secure message and email alerts when the processing cycle finishes. Phone and text message alerts are sent at the time you selected on Tuesday.

What if I do not receive a phone or email alert?

If you miss an alert via phone call, the alert system leaves a message on voice mail.

For email alerts, check your junk mail or spam folder for the alert. If the alert is in the junk mail folder, configure your junk mail settings to allow email from us so you do not miss future alerts.

If you believe you did not receive an alert phone call or email, click or tap Messages in the Menu to check for the alert. If the alert does not appear in the Inbox, confirm that the alert is enabled. If the alert is enabled and you still believe you did not receive an alert, contact us for assistance.

Note: Email, phone, and text message alerts are a convenience, and should not be used to manage critical account details or appointments. Due to the nature of the email, phone, and text message networks, these networks cannot be 100% reliable delivery channels. Secure messages within our system are very reliable, since they are contained entirely within the banking system.

Are security alerts real time?

Yes, security alerts are event driven and are sent in real time.

Accounts

This section includes frequently asked questions about your accounts in online banking and the mobile banking app.

Account details

When I download my history to Quicken or QuickBooks, the application does not launch automatically. Why?

The file type is not properly associated with the application. The easiest way to create the association is to save the download file to your desktop the first time, right-click the file and click Open with. In the Open With dialog, select Quicken or QuickBooks. The next time you download your history, the program should launch automatically. For more information, check the documentation for your desktop computer.

Can I see transactions from other users in my company?

Yes, if your rights permit you to see the activity of the other users instead of just your own.

What is a Tracking ID?

The Tracking ID is a unique identifier for each transaction that you create in online banking and the mobile banking app. It is a reliable way to reference a transaction. Tracking IDs appear in the transaction details on the Activity Center page. When you use secure messages to inquire about an account or a transaction, the message automatically includes the tracking ID.

Activity Center page

How is the Activity Center page different from the Account Details page?

The Activity Center page contains all transactions initiated in online banking and the mobile banking app except check deposits. The Activity Center page does not include transactions that you make by other means, such as ATM or debit card transactions. The Activity Center page also shows the status of each electronic transaction as it moves from a drafted status to approved, then processed.

The Account Details page is a record of processed and cleared transactions against your account from all sources. The Account Details page does not include transactions that have been drafted, approved, or canceled in online banking or the mobile banking app, only those that have already cleared or that will clear your account the next processing day.

Statements

Why are some accounts not in the account drop-down list when I view statements?

Certain account types do not support E-Statements.

I clicked Get Statement on the Statements page, but nothing happened. Why?

Ensure that you have allowed pop-ups for the online banking site in your browser settings. It is likely that the pop-up box is being blocked by a pop-up blocker or a toolbar pop-up blocker. You can disable the pop-up blocker or add the online banking site as an allowed site.

Why would I choose to view my statement as an image instead of a PDF?

If you are on a public computer, you may wish to view images. PDF documents are often cached by the browser and stored in a temporary files folder. If you select PDF on a public computer, you should delete the cache files and other temporary files after you log off to ensure your security.

Transactions

This section includes frequently asked questions about creating, managing, and viewing transactions.

Paying bills

When is my account debited to fund these payments?

Your account is debited when an electronic payment is processed. If the payment is mailed, the account is debited on a day before the date you selected.

How long should I allow for the payment to arrive at the payee?

You should plan the same amount of time you would if you were mailing a check.

What if I do not have an account number at the payee or if the payee is a person not a company?

You can enter N/A or Not Applicable in the Account Number field.

Sending a check

If I create a future-dated check, when will the check be processed and effective?

If you create a future-dated check, the check will be processed on the Processing Date. The date that the check arrives at your recipient's address is dependent on the US mail system.

Is the description I enter online printed on the check?

No. The description helps you to identify the transaction in online banking and the mobile banking app. The description is not printed on the check.

Commercial accounts

This section includes frequently asked questions for Commercial accounts.

Payments and templates

How can I send a pre-note to a new account?

You can use a payment to send a pre-note to an account. To send a pre-note to a newly established recipient, send a zero dollar ACH transaction to the recipient account. The pre-note helps confirm the validity of a routing number and account at the receiving financial institution, without any movement of funds taking place.

Wire transfers

When might I use an Intermediary Financial Institution?

You may need to use an intermediary financial institution f the financial institution for the beneficiary is not a direct Fed Wire participant and cannot receive a wire transfer via the Fed Wire system.

Tax payment

Is registration required to pay via the online banking system?

There is no registration requirement on our system. To make Federal and/or State tax payments, you should register or enroll in the Electronic Funds Transfer (EFT) program for each tax authority that you want to pay. Payment via our online banking system does not enroll you with the Federal or state agency. Some agencies will not accept electronic tax payments from unregistered parties.

User management

Why is a new user unable to see any accounts?

When you create a user, you must set the account rights, transaction rights and limits for the user. Additionally Jonah Bank requires dual approval for new user activation, as such a CSR must initiate final approval for activation, when we receive a system notification that a new user has been created we will be in touch with you to activate the new user.

If I delete a user, will it delete that user's activity?

No, it only removes their access and rights to the online banking system. All payments and templates that the user created remain, as do references to their online activity.

Can I edit user information?

No, for security purposes you can only add or remove users and edit user rights. Users can change their own profile information, Login ID and password if they need to do so.

Support

Should you require further assistance please contact one of our customer service representatives:

Casper	Casper	Cheyenne
777 West 1st Street	3730 East 2nd St	205 Storey Blvd
Casper, WY, 82601	Casper, WY, 82604	Cheyenne, WY, 82009
307-2374555	307-266-5662	307-773-7800

Send us an email at Customer_Service@jonahbank.com

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